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ABSTRACT

Principal findings of a mail survey undertaken in 1977 to collect data on the socioeconomic characteristics of veterans, their usage of various veteran benefits in the past--including education benefits--and their plans for usage of other benefits in the future are summarized. Among the data reported are the following: percent of veterans receiving Veterans Administration (VA) benefits during 1977 and since leaving the military; percent of veterans hospitalized in 1977 or ever hospitalized; reasons for not using a VA medical center for treatment; age distribution, income, and type of insurance of hospitalized veterans; percent of veterans receiving outpatient care in 1977 by source; age distribution, income, and medical conditions of outpatient veterans; percent of veterans having dental care, 1977; percent of veterans hospitalized by service-connected disability, 1977; disposition of compensation and pension claims; disabled veterans by race and degree of disability; veterans employment status by degree of disability; usage of GI life insurance; number of trainees for three GI Bills; reasons for not training after military service; GI Bill trained veterans' completion rates by race, type of training, and period of service; percent of veterans who used a VA home loan; and type of burial expected. The chapter on education and rehabilitation includes data on education at separation from active duty, education at separation compared with current education, counseling, employment status and training type, satisfaction with VA educational assistance, reasons for not entering training, and GI Bill education and training for disabled veterans. Sources of the survey data and reliability of the estimates are discussed. A sample questionnaire and additional statistical tables are included. (SW)

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Veterans Administration

National Survey Of Veterans

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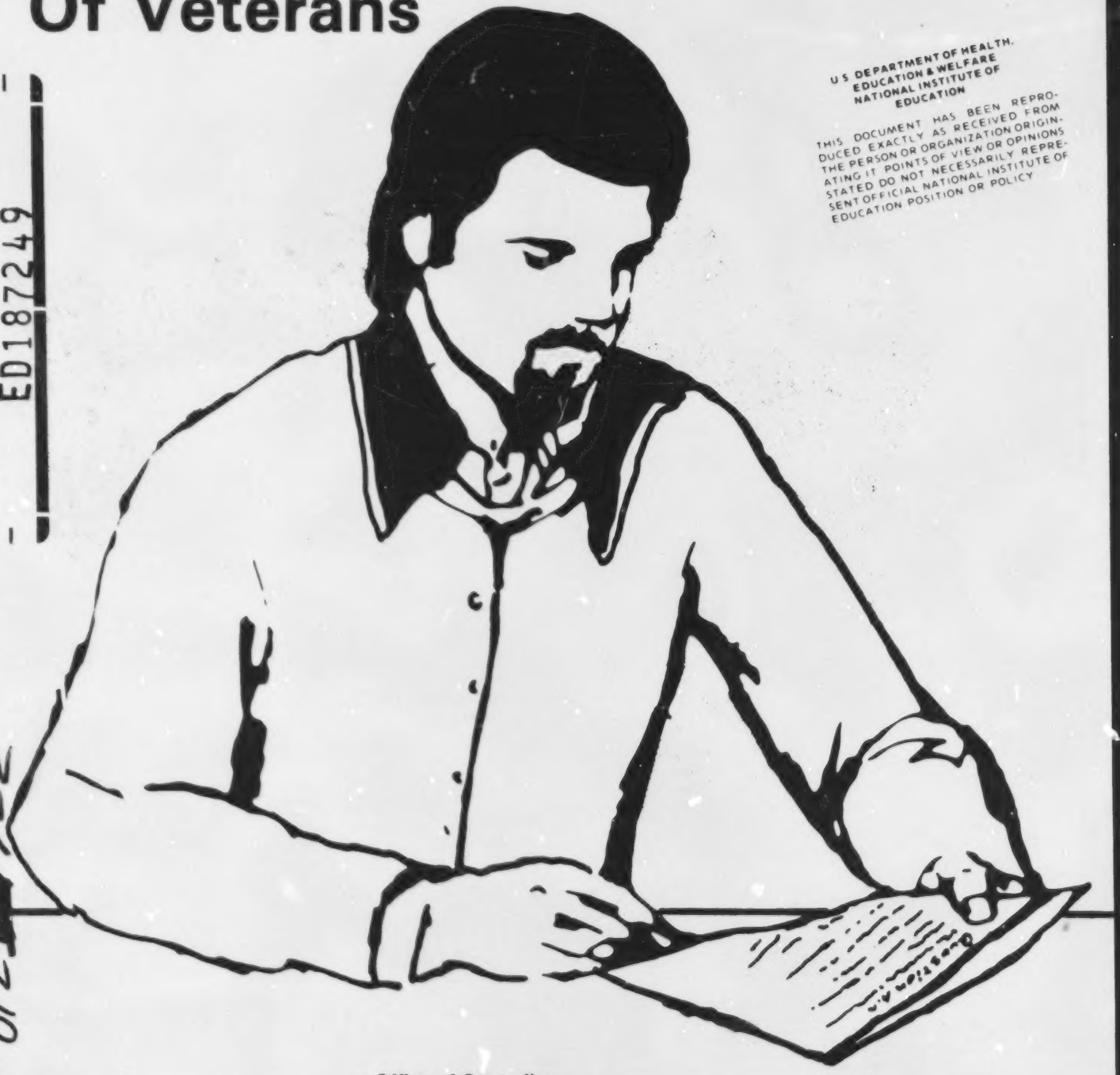

Office of Controller
Reports and Statistics Service

NATIONAL SURVEY
OF
VETERANS

SUMMARY REPORT

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REPORTS & STATISTICS SERVICE
OFFICE OF CONTROLLER

For sale by the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402

MAY 2 7 1980

THE DATA AND FINDINGS CONTAINED

IN THIS REPORT ARE RELEVANT

ONLY TO THE MALE VETERAN POPULATION

AS OF DECEMBER 1977.

THEY ARE BASED ON A MAIL SURVEY,

AND THUS EXCLUDE THOSE VETERANS WHO

WERE INSTITUTIONALIZED.

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ACKNOWLEDGMENTS

During the course of events, through which a survey such as this passes, many people contribute their time, energy, technical knowledge and expertise toward its completion. We gratefully acknowledge the invaluable assistance provided by all these people. Although there are others also deserving of mention, the contributions of the following individuals must not be left unstated. Responsibility for coordinating this effort at the Veterans Administration has been vested in a succession of individuals. The initial impetus for this effort was provided by Fred Branan, then Assistant Director for Research & Biometrics, who perceived the need for collecting data from veteran users and nonusers of veteran benefits. Through his early discussions with Earle Gerson and Stanley Greene of the Bureau of the Census a plan for gathering such data was developed. Through all stages of the survey Robert Wilson has coordinated the survey for the Bureau of the Census. His efforts were ably supported by the staff of the Demographic Surveys Division and the Statistical Methods Division.

Richard Hammond has been the Veterans Administration's survey coordinator during the analysis and report-writing of the survey and served ably as interim coordinator during an earlier phase.

Mr. Hammond has been assisted in this report's preparation by members of the Research & Biometrics staff. Design of tabular specifications, analysis of the data and preparation of the text were carried out by Robert H. Feitz, Glenda Geohegan, Robert S. Klear, William Page, Virginia Seiling, and Donald D. Stockford. Many of the computer output programs were written by Thomas Bohon, Stanley Edelstein, James Lynch, and Ronald Rosenthal under the direction of Aaron Michelson.

Although the text was prepared by those mentioned above, each conferred with representatives of the administrative staffs of the various benefit programs, and without their help this report would not be possible.

Typing and text editing assistance was provided by Janet M. Somers. Frank VanBuskirk assisted with the cover design and final manuscript preparation. Supervision and analysis review were provided by William A. Maloy, Louis Mesard and Michael L. Facine.

Howard J. Sharon

HOWARD J. SHARON
Director
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Office of Controller

PREFACE

The significance of the rates of benefits usage reported in this survey will be fully appreciated only by readers who have some grasp of VA programs and the clientele they serve. For example, the import of the figure in Table 3.15 indicating only a 12.5 percent rate of utilization of VA hospital facilities by veterans whose disabilities are unrelated to service must be considered in the context that these veterans are entitled to care only if unable to defray the expense of medical care and then only on a space-available basis. Veterans whose disabilities are service connected have first priority. Similarly, an average 12 days duration for stays in VA hospitals, as compared with 4 days in non-VA facilities (Table 3.4) becomes understandable when the characteristics of the illness are considered: Veterans with service connected disabilities are admitted to VA hospitals on a priority basis, including patients who need long-term rehabilitation.

Program descriptions, to include eligibility criteria, are not here reported, 1/ nor has explanation or interpretation been attempted beyond that indicated by the raw data.

It is perhaps useful as well to bear in mind that this survey depicts only that which veterans have recalled concerning their utilization of various benefits programs. There is some danger that programs of which veterans availed themselves for only a short duration many years ago did not always readily spring to mind when the questions were asked, hence some underreporting may have occurred. In a mail survey such as this, there is no opportunity to probe for clarification or to jog the memory of the respondents.

The foregoing is offered not to disparage the information collected, but rather to improve its usefulness to any who may benefit from its publication. We hope they are many.

1/ A listing of programs and eligibility criteria, Federal Benefits for Veterans and Dependents, "IS-1 Fact Sheet," is available at a cost of $1.50 through the Superintendent of Documents, Washington, D. C. 20402.

HIGHLIGHTS

- 19 million (of the 29 million) living veterans recall that they were recipients of at least one veterans benefit at some time since leaving the Armed Forces. (Chapter II)

- 7 million veterans received at least one veteran benefit during the 12 months preceding the survey. (Chapter II)

- About 85 percent of all veterans have health insurance; and about 80 percent of Vietnam era veterans have such coverage. (Chapter III)

- More than one-half (53.4 percent) of all veterans hospitalized in VA facilities during the 12 months preceding the survey indicated they had health insurance. (Chapter III)

- The distribution by degree of service connected disability is virtually identical for white and black veterans in receipt of VA compensation payments. (Chapter IV)

- A greater proportion of Korean conflict veterans than any other period of service had GI life insurance in effect at the time of the survey; Vietnam era veterans who held active policies held policies with a larger face value. (Chapter V)

- Almost 3 of every 4 Vietnam era veterans said they were aware of VA educational benefits prior to their separation from military service. (Chapter VI)

- Only 28 percent of all veterans who had used a VA home loan indicated they would have been able to purchase their first home without a VA loan. (Chapter VII)

- Over 3.9 million living veterans may choose to be buried in a National Cemetery; more than 19 million want their graves to be marked with a VA-provided headstone or marker. (Chapter VIII)

Chapter I:

INTRODUCTION

5. Are you a veteran of active duty military service in the armed forces of the United States?	(006)	1 ☐ Yes – *Go to question 6* 2 ☐ No – *Skip to question 39, on page 12*

Survey Background

This report summarizes the principal findings of a mail survey undertaken in 1977 by the Reports and Statistics Service in the Office of Controller of the Veterans Administration to collect data on the socioeconomic characteristics of veterans, their usage of various veteran benefits in the past and their plans for usage of other benefits in the future. A veteran was defined, for the purposes of this survey, as anyone that responded "yes" to "are you a veteran of active duty military service in the armed forces of the United States?", and who also reported at least one period of service on active duty in item 6 of the questionnaire (see Appendix B).

This survey was not planned to explore, in-depth, the reasons why veterans had not used their veteran benefits, instead it was hoped to find what considerations had influenced veterans' behavior in the past so that policies and procedures might be adopted which would stimulate veterans to use their available benefits more universally in the future. Respondents to this survey are not limited to current users of veteran benefits; they also represent veterans who are not now using their veteran benefits as well as others who have never used any of their veteran benefits.

During the past 20 years the Veterans Administration's Office of the Controller has engaged in the conduct of analytical studies of the many benefit programs which are available to veterans and the characteristics of veterans who make use of their benefits. Some of the studies are of a periodic nature while others are nonrecurring studies prompted by a need to know more about specific aspects of these programs and their administration. Most of these studies have been accomplished by collecting data from a sample of veterans who have been enrolled in specific veteran programs.

When Public Law 93-508, the "Vietnam Era Veterans' Readjustment Assistance Act of 1974", was enacted in December 1974, Congress included in its provisions a new section to be added to Chapter 3 of Title 38, United States Code which dealt specifically with collecting data and evaluating programs of veterans benefits. Section 219 of that law stated that "The Administrator, pursuant to general standards which he shall prescribe in regulations, shall measure and evaluate on a continuing basis the impact of all programs authorized under this title (i.e. Title 38), in order to determine their effectiveness in achieving stated goals in general, and in achieving such goals in relation to their cost, their impact on related programs, and their structure and mechanisms for delivery of services." It further stated, "In carrying out this section, the Administrator shall collect, collate, and analyze on a continuing basis full statistical data regarding participation (including the duration thereof), provision of services, categories of beneficiaries, ..." as well as activities related to attrition of personnel, planning, acquisition of real property and the construction of facilities.

Survey Methodology

Although this survey was not originally planned specifically to comply with the legal requirements of Public Law 93-508, with the passage of that law the survey instrument was modified to accommodate those requirements for data which could be obtained in this survey. Our staff and the staff of the Demographic Surveys Division of the Bureau of the Census, working in concert, designed a survey schedule which was pretested in two cities, Atlanta and Pittsburgh, in June 1977.

A number of modifications were made in the survey questionnaire as a result of the pretest, and some questions were eliminated in order to condense the questionnaire to a reasonable size thereby minimizing the reporting burden imposed on veteran respondents. The nationwide survey questionnaire was finalized and approved in September 1977, the initial mail-out was made in November 1977 and responses began flowing in during December; follow-up interviews were completed by March 1978.

The sample was drawn from households which had been included in the Current Population Survey (CPS) and had now been retired from that survey. Those members of the households who had indicated they had served in the Armed Forces formed the sample to whom Survey of Veterans questionnaires were to be mailed. Since the question of service in the Armed Forces is asked only of male members of the household in the Current Population Survey, only male veterans could be included in this sample. A sample of about 14,750 cases was selected; of these, about 6 percent of the cases were classified by December 31, 1977 as final non-interview cases - that is, the individuals had died, were institutionalized or were not veterans of active duty military service despite having been in the military service for training only. Of the 13,848 veterans cases left that might be expected to be available for interview, 76.1% responded to the questionnaire prior to the personal follow-up phase, a figure that rose to 83.5% or 11,558 cases after follow-up. These are the cases which are included in the final study.

The Bureau of the Census edited the returned records in accordance with response range standards established by the Veterans Administration's Reports and Statistics Service. Bureau of the Census staff coded completed questionnaires and determined weights to be assigned to each record based on veteran population totals by period of service and age prepared by the Veterans Administration's Reports and Statistics Service staff.

The tables, both reference and text, were designed, programmed and prepared by various members of the Reports and Statistics Service staff. Analytical commentary was also provided by Reports and Statistics staff members who consulted with representatives of the subject benefit programs.

Chapter II:

VETERAN BENEFICIARIES

6. What periods did you serve on active duty in the U.S. Armed Forces? **If your service was in a National Guard or Military Reserve Unit, include only the time you were called up for active duty.** *Enter the dates for all periods in which you served on active duty.*		FROM			TO		
		Month	Day	Year	Month	Day	Year
	(007)						
	(008)						
	(009)						
	(010)						

Introduction

One of the questions frequently asked by the Congress, veterans organizations, and the public in general, is: "You publish statistical counts of how many veteran patients you treat in Veterans Administration hospitals, how many veterans are on your compensation and pension rolls, how many veterans loans have been approved, or how many veterans have taken training under the G.I. Bill; but I want to know how many different veterans receive benefits from the Veterans Administration. Some veterans receive more than one benefit while possibly others have never received a veteran benefit since they were discharged from military service."

Although we have made attempts to answer this question in the past, it has been done on the basis of intuitive estimates of the percentages obtained from people who were felt to have the best "feel" for such interrelationships through experience in the field stations. We believe that the data collected in this survey can provide an improved estimate of the number of veterans who receive veteran benefits not only during a one year period, but also during their lives since returning from military service to civilian life.

Usage of VA Benefits

The survey showed that 23 percent (7 million) of all living veterans had been recipients of some VA benefit during the 12-month period preceding the survey and that nearly 68 percent (19 million) of all living veterans had received at least one benefit since leaving military service. These percentages were compiled by counting anyone in the sample who indicated he had received compensation or pension payments, inpatient care, outpatient or dental treatment, educational assistance, vocational rehabilitation assistance or loan guaranty benefits from the Veterans Administration. There are of course other veteran benefits which the veteran, himself, does not receive (e.g., life insurance payments and burial benefits) while he lives, but provide assurance of financial relief after his death.

The following table shows the percentage of living veterans who had used at least one veteran benefit during the year preceding the survey by the periods in which they served in the Armed Forces:

Table 2.1
Percent of Veterans Receiving
VA Benefits During 1977

Period of Military Service	Percent Who Received At Least One Benefit During Past Year
All Periods - All Veterans	23
All Vietnam era veterans	30
All Korean conflict veterans	21
All World War II veterans	25
All World War I veterans	36

Comparisons between the percentages by period of service in this table and in similar tables showing the percentages of the living veterans who had ever used a veteran benefit since returning to civil life are interesting. In particular the high percentage of usage in the past year by World War I veterans is noteworthy.

Table 2.2
Percent of Veterans Who Have
Used a VA Benefit

Period of Military Service	Percent Who Used At Least One Benefit Since Leaving Armed Forces
All Periods - All Veterans	68
All Vietnam era veterans	69
All Korean conflict veterans	76
All World War II veterans	74
All World War I veterans	54

Two out of three living World War I veterans who had ever used a veteran benefit, did so during the past year. This high percentage results from the fact that education or loan guaranty benefits have never been available for World War I veterans and that the benefits for which World War I veterans might apply are generally associated with old age (e.g., medical care, pension).

The percentage of Vietnam era veterans receiving one or more VA benefits can be reasonably expected to increase. On the average, they have an additional 40 years of life expectancy in which to avail themselves of the agency's services.

Summary

In general, usage of veteran benefits has been quite active as Table 2.2 indicates and it can be reasonably assumed that veterans will continue to utilize their veteran benefits in increasing numbers. While the following data are not taken from this survey, Table 2.3 shows the estimated number of veterans through the year 2000.

Table 2.3
Estimated Total Veteran Population
(In Thousands)

Year	Veteran Population
1979	30,072
1980	30,025
1985	29,897
1990	29,361
1995	28,420
2000	27,136

Chapter III:

MEDICAL CARE

13. Have you ever stayed overnight as a patient in a VA hospital since you were last released from active duty?	(024)	1 ☐ Yes 2 ☐ No

Introduction

The Survey of Veterans included items on veteran hospitalization, health insurance, outpatient care, and dental care (see Appendix B items 11, 12, 13, 14, 15, 16, and 17). Data concerning hospital care will be presented first, followed by outpatient care, health insurance, dental care and health care by service connected disability status.

Data on Vietnam era veterans were not identified separately in the tables when the number of respondents was too small to provide meaningful information. In all tables estimates with a relative standard error of 25 percent or greater are noted with an asterisk(*). See Appendix A, for complete discussion of the reliability of the data. It should be kept in mind that only certain veterans are eligible for the various programs discussed in this chapter. Therefore, many of the percentages which are based on the total veteran population are small; the basic eligibility requirements are reported for the benefits discussed in each section of this chapter. Also there is no way to estimate the effect of those who were institutionalized or had died in the 6 percent of the sample classified as noninterviews. It does seem reasonable that the segment of the population not accounted for would have had medical care in 1977.

Hospitalization

Not all veterans are entitled to medical care under VA auspices; in fact, roughly two out of five are eligible. Service-connected disabled veterans are entitled to care in VA medical centers. Next in priority are those veterans unable to defray the cost of their medical care elsewhere. Veterans 65 year of age and older, and those on VA pensions are also eligible for VA hospital care.

There are several factors which may influence a veteran's choice of where to go for medical care. Their own insurance coverage may be more convenient than a "free" VA medical center, and the convenience of the attending physician also may play a role. Table 3.5 shows the influence of these and other factors.

Table 3.1 shows the hospitalization experience of veterans in 1977.

Table 3.1
Percent of Veterans Hospitalized in 1977

	All Veterans	Vietnam Era Veterans
Veteran Population (in thousands)	28,853	7,879
Percent	100.0	100.0
Veterans Hospitalized	3,924	669
	13.6	8.5
Total	(100.0)	(100.0)
In a VA Medical Center	(15.4)	(14.0)
In a Non-VA Hospital	(84.6)	(86.0)
Veterans Not Hospitalized	85.7	91.0
Veterans Who Did Not Answer	0.6	0.5

Slightly over thirteen percent of almost 29 million veterans had been hospitalized in 1977. When the total number hospitalized is used as a base, the percentage hospitalized in a VA medical center is 15.4 percent and that for non-VA hospitals is 84.6 percent. The proportion of Vietnam veterans, 8.5 percent, who had been hospitalized was smaller than for veterans as a whole. Using the number of Vietnam era vetearns as a base, it is found that 14.0 percent went to VA medical centers and 86.0 percent when to other hospitals.

If hospital episodes are counted rather than veterans who were hospitalized, the hospitalization rates in Table 3.2 are the result.

Table 3.2
Hospital Episode Rates** Among Veterans in 1977

	All Veterans Rates Per Thousand	Vietnam Era Veterans Rates Per Thousand
Episodes in All Hospitals	176	104
Episodes in VA Medical Centers	31	15
Episodes in Other Hospitals	145	89

** The data in this table are to be reanalyzed by age group. This may provide for better comparisons between rates in VA medical centers and other hospitals.

Of an estimated 176 hospital episodes per thousand veterans, 31 per thousand were episodes in a VA Medical Center. Comparable data from the National Center for Health Statistics for 1975 and 1976 1/ show an average rate of 143 short-stay hospital episodes per thousand veterans.

The rate of hospitalizations among Vietnam veterans was between one-half and two-thirds of the rate among all veterans. This is probably due to the younger age of most Vietnam era veterans. However, the proportion that went to VA medical centers was about the same.

Although only 2.1 percent of the veterans were in a VA hospital during 1977 (Table 3.1), it is shown in Table 3.3 that 11.9 percent of veterans have been in a VA hospital at least once since being discharged from active duty. These figures mean that about 3.5 million of the veterans now living have used the VA hospital system.

1/ Unpublished data from National Center for Health Statistics, Health Interview Surveys 1975 and 1976.

Table 3.3
Percent of Veterans Ever Hospitalized
in a VA Medical Center

Veteran Population (in thousands)	28,853
Percent	100.0
Veterans Ever Hospitalized	11.9
Veterans Never Hospitalized	87.7
Veterans Who Did Not Answer	0.4

In terms of the length of stay in VA hospitals as compared to other hospitals, the survey results reported in Table 3.4 show that on the average veterans stay 12.0 days in VA hospitals and 3.9 days in non-VA hospitals. The length of stay reported in VA hospitals compares favorably with VA administrative records; however, the length of stay reported in non-VA hospitals is considerably different from what is reported in other data. For example, the results of the Health Interview Survey (HIS) 1/ based on data collected in 1976, show that the average length of stay in a non-VA hospital by veterans is 9.4 days. The length of stay for non veterans is reported in the same survey as 9.1 days. The results for both the present survey and the HIS survey are dependent on the memory of the respondents. There is no apparent explanation for the 5.5 day difference in the results of the two surveys, but the 1976 HIS data are consistent with previous HIS data and other sources and, therefore, probably are a more reliable source for a length of stay.

Table 3.4
Days Per Hospital Episode
for Hospitalized Veterans in 1977

All Hospitals	5.3
VA Medical Centers	12.0
Non-VA Hospitals	
Survey of Veterans	3.9
Health Interview Survey 1/	9.4

1/ Health Interview Survey, 1976, NIHS, Tables VA-11 and VA-13.

Those veterans who reported at least one stay in a non VA hospital during 1977 were asked their main reason for not using a VA hospital. The overwhelming reason given was that they had adequate hospitalization benefits. This was cited by 42.4 percent of the veterans who had been in a non-VA hospital within the past 12 months. Two other reasons were also important, 19.6 percent said they lived too far from a VA hospital and 14.1 percent said that they were not entitled to VA hospital care. Nearly 10 percent said that they preferred non-VA hospital care. These data are summarized in Table 3.5.

Table 3.5
Percent Distribution of the Main Reasons
for Not Using a VA Medical Center for Treatment, 1977

Number of Veterans Hospitalized In Other than VA Hospitals (in thousands)	3,316
Percent	100.0
Have adequate hospitalization or sick benefits**	42.4
Lived Too Far from the VA Medical Center	19.6
Not Entitled to VA Hospital Care	14.1
Prefer Non-VA Hospital Care	9.6
Did Not Answer	9.1
Other Reasons	5.2

** Fifty-three and four-tenths percent (53.4%) of the veterans hospitalized in VA medical centers and 88.4 percent of those hospitalized in other hospitals reported that they have hospitalization insurance. See page 15, Table 3.9 for details on health insurance.

The age distribution of veterans who had been hospitalized during 1977 is shown in Table 3.6. There are fewer of the 35-44 year age group and more of the 55-64 year age group among veterans hospitalized in VA medical centers than those in other hospitals. Although there are some apparent differences in the two distributions, a statistical test was not performed due to the non-stability of two of the estimates.

Table 3.6
Percentage Distribution by Age of
Veterans Hospitalized in 1977
In VA and Other Hospitals

	VA Medical Centers	Other Hospitals
All Ages (in thousands)	595	3,316
Percent	100.0	100.0
Less than 25	4.8*	2.3
25-34	12.3	14.4
35-44	4.9*	13.8
45-54	25.5	28.8
55-64	34.5	24.5
65 or More	18.0	16.2

* Estimate considered unstable due to the small number of sample persons in the cell.

Another potential difference in the utilization of VA hospitals and non-VA hospitals appears when the income 1/ distributions are compared in Table 3.7. There were more low income veterans among those hospitalized in VA hospitals than in non-VA hospitals. Two-thirds of the veterans with VA hospital episodes during 1977 had incomes under $10,000, while less than one-third of the veterans with non-VA hospital episodes had incomes under $10,000. The relatively large percentage of lower income veterans probably derives from the eligibility criteria. Although most veterans with service connected disabilities and veterans aged 65 and over are eligible for VA medical services, others are eligible if they state under oath that they cannot afford private medical care. Obviously, many of those over 65, although eligible because of age, would have lower incomes. It must be noted that a large proportion of the veterans in each group did not report their income. If the tendency to not report income is particular to either low or high income groups, and/or there is any relationship between this tendency and type of hospital used, the data in Table 3.7 could be misleading.

Table 3.7
Percent of Veterans Hospitalized
in VA and Other Hospitals
by Veteran's Income, 1977

	VA Medical Centers	Other Hospitals
All Incomes (in thousands)	595	3,316
Percent	100.0	100.0
Less than $5,000	39.6	14.1
$5,000 - 9,999	26.9	16.2
$10,000 - 14,999	13.2	21.2
$15,000 - 19,999	6.3*	17.2
$20,000 - 29,999	2.9*	10.2
$30,000 or More	0.0*	4.2
Unknown	10.3	16.9

* Estimate considered unstable due to the small number of sample persons in the cell.

1/ Income is defined as the sum of all entries in the column titled "you" in question 20 of the questionnaire (Appendix B).

Health Insurance

The types of health insurance for veterans and for Vietnam era veterans are given in Table 3.8. A vast majority of veterans, nearly 85 percent, have some type of health insurance; slightly fewer Vietnam era veterans, approximately 80 percent, have health insurance.

Table 3.8
Percent of Veterans with Health Insurance
by Type, 1977

	Total Veterans	Vietnam Era Veterans
Veteran Population (in thousands)	28,853	7,879
Percent	100.0	100.0
Yes, Have Health Insurance**	84.3	79.4
Private Insurance	(78.4)	(76.0)
Medicare, Part A	(8.9)	(1.0)
Medicare, Part B	(7.6)	(0.7)
Medicaid	(1.0)	(0.7)
CHAMPUS	(1.4)	(3.3)
Other	(1.1)	(1.1)
Did Not State Type	(4.6)	(0.8)
No Health Insurance	15.4	20.2
Did Not State If They Had Health Insurance	0.3	0.4*

* Estimate considered unstable due to the small number of sample persons in the cell.

** Percent with insurance is less than the sum of percentages by type of coverage because of multiple insurance coverages.

Table 3.9 further breaks down this distribution for veterans hospitalized in VA versus other hospitals. Veterans hospitalized in other hospitals in 1977 had almost identical types of coverage compared to all veterans. Private insurance, which includes group coverage, was carried by nearly 80 percent of all veterans (Table 3.8) and veterans hospitalized in other hospitals during 1977 (Table 3.9).

Table 3.9
Percent of Hospitalized Veterans
In VA and Other Hospitals
by Type of Health Insurance, 1977

	VA Medical Centers	Other Hospitals
Number of Hospitalized Veterans (in thousands)	595	3,316
Percent	100.0	100.0
Yes, Have Health Insurance**	53.4	88.4
Private Insurance	(30.4)	(78.5)
Medicare, Part A	(20.6)	(18.1)
Medicare, Part B	(15.0)	(15.9)
Medicaid	(6.3)*	(2.4)
CHAMPUS	(2.2)*	(1.5)
Other	(1.8)*	(1.6)
Did Not State Type	(1.2)*	(0.4)*
No Health Insurance	46.2	11.5
Did Not State If They Had Health Insurance	0.4*	0.1*

* Estimate considered unstable due to the small number of sample persons in the cell.

** Percent with insurance is less than the sum of percents by types of coverage because of multiple insurance coverages.

As can be observed in Table 3.9 the picture changes for veterans who were hospitalized in VA medical centers. The proportion of veterans hospitalized in a non-VA hospital in 1977 with no health insurance is only 11.5 percent; for those hospitalized in a VA medical center 46.3 percent had no health insurance.

Outpatient Care

A veteran is eligible for outpatient medical treatment for a service connected disability, for any medical condition if he/she has a service connected disability that is 50 percent or more compensated, or if he/she is eligible for hospitalization and can be treated on an outpatient basis. The veterans requiring outpatient care are faced with the same options (choices) as those requiring hospitalization in terms of insurance, convenience, etc. Reference to Table 3.5 may therefore be advisable in interpreting the data on outpatient care.

Using the number of veterans receiving outpatient care as a base, 5.7 percent received this care under VA auspices only and 7.5 percent under both VA and non-VA auspices. Similar proportions were observed for Vietnam era veterans. These data are presented in Table 3.10.

Table 3.10
Percent of Veterans Receiving
Outpatient Care in 1977
by Source

	All Veterans	Vietnam Era Veterans
Veteran Population (in thousands)	28,853	7,879
Percent	100.0	100.0
Outpatient Care Received	75,696	4,184
	54.4	53.1
Total	(100.0)	(100.0)
VA Auspices, only	(5.7)	(5.3)
Other Auspices, only	(86.8)	(88.7)
Both VA and Other	(7.5)	(6.0)
No Care Requested	43.5	46.8
Did Not Answer	2.1	0.1*

* Estimate considered unstable due to the small number of sample persons in the cell.

The age distribution of veterans receiving outpatient care is shown separately for each source of care in Table 3.11. The age distribution of veterans receiving outpatient care in VA clinics or from private physicians at VA expense are quite similar, with the bulk of them in the age group, 45-64. Among veterans receiving care at their own expense or through insurance there are relatively fewer age 65 and older and relatively more age 25-34. Among those receiving care at public clinics almost a quarter are age 25-34; this proportion is much larger than for either VA clinics or private physicians under VA auspices.

Table 3.11
Percentage Distribution by Age of
Veterans Receiving Outpatient Care
from Various Sources, 1977

	VA** Clinic	Private** Physician at VA Expense	Own Expense or Insurance	Public Clinic	Other Facility
All Ages (in thousands)	1,719	491	14,222	549	648
Percent	100.0	100.0	100.0	100.0	100.0
Less than 25	6.2	6.1	3.3	9.6	2.5
25-34	12.3	17.0	21.0	24.3	16.5
35-44	9.7	11.6	17.0	12.4	17.5
45-54	25.9	25.4	28.3	23.0	24.5
55-64	33.6	26.0	21.6	15.8	29.6
65 or More	12.3	13.9	8.8	14.9	9.4

** Those veterans receiving care at a VA clinic come from the general veteran population whereas those visiting a private physician are more likely to have a service connected medical problem and receiving care on a fee basis.

The income distribution of veterans receiving outpatient care is shown separately for each type of facility in Table 3.12. The income distributions of veterans who received VA clinic outpatient care and those who received public or free care are very similar. In both cases the proportion of veterans with annual incomes under $10,000 approaches one-half. One-third of the veterans that go to private physicians at VA expense, or other facilities have annual incomes under $10,000. Whereas, only one-fourth of those who received outpatient care paid at their own expense or by insurance have an annual income under $10,000. 1/ However, the same cautions must be given about the income data reported here as was given in the discussion regarding Table 3.7 in the section on hospitalization.

Table 3.12
Percent of Veterans Receiving Outpatient Care
by Income, 1977

	VA Clinic	Private Physician at VA Expense	Own Expense or Insurance	Public Clinic	Other Facility
All Incomes (in thousands)	1,719	491	14,222	549	648
Percent	100.0	100.0	100.0	100.0	100.0
Less than $5,000	26.8	17.4	10.1	28.4	13.4
$5,000 - 9,999	22.4	15.9	15.2	20.5	18.7
$10,000 - 14,999	19.3	20.4	22.0	19.1	20.1
$15,000 - 19,999	10.7	10.7	18.2	9.7	13.5
$20,000 - 29,999	6.3	13.0	12.9	8.0	12.7
$30,000 or More	1.9*	5.0*	6.4	3.9*	7.2
Unknown	12.6	17.6	15.2	10.4	14.4

* Estimate considered unstable due to the small number of sample persons in the cell.

1/ See the discussion related to Table 3.7 on page 13.

Overall, about 12 percent of outpatient visits are provided under VA auspices. However, veterans with certain kinds of conditions appear to use outpatient care under VA auspices a much higher percentage of the time than this. More than one-third of the outpatient care given to veterans for mental and emotional conditions is given under VA auspices. Other conditions for which 20 percent or more of outpatient care is given under VA auspices are cancer, lung trouble, and diabetes. It is known that all of these conditions tend to be chronic and debilitating. Insufficient data are available to determine the effect of service connected disabilities on the choice of provider of care for a particular condition. These data are summarized in Table 3.13.

Table 3.13
Percent of Outpatient Care Visits
by Veterans for Selected Conditions, 1977

	VA Auspices	Other	All Types
All Conditions	12.3	87.7	100.0
Accidents	6.0	94.0	100.0
High Blood Pressure	13.1	86.9	100.0
Lung Trouble	24.6	75.4	100.0
Cancer	24.9	75.1	100.0
Heart Trouble	15.6	84.4	100.0
Stroke	18.9	81.1	100.0
Kidney/Bladder	15.5	84.5	100.0
Arthritis/Rheumatism	17.6	82.4	100.0
Mental/Emotional	34.5	65.5	100.0
Diabetes	20.0	80.0	100.0
Stomach/Digestive	14.6	85.4	100.0
Examination/Inoculations	6.9	93.1	100.0
Any/All Other	10.5	89.5	100.0

Dental Care

Eligibility for outpatient dental care is the same as for outpatient medical treatment with the following exceptions. Veterans whose dental conditions were present at the time of discharge from service but are not compensable are eligible for dental care for 1 year after discharge. Veterans for whom dental treatment was begun while the veteran was in the hospital and it is professionally determined necessary to complete the treatment on an outpatient basis are also eligible.

Veterans eligible for VA outpatient dental care may be examined and treated by VA staff personnel or, under certain conditions, by private dentists who are paid by VA on a fee-for-services basis.

The data in Table 3.14 indicate that approximately half of the veterans surveyed had no dental care in the past 12 months even though more than half of those who received no dental care said they needed it.

Table 3.14
Percent of Veterans Having Dental Care, 1977

All Veterans (in thousands)	28,853
Percent	100.0
Yes, Received Dental Care**	47.8
VA Clinic***	(0.7)
Private/VA Expense***	(0.9)
Private/Own Expense	(45.8)
Other	(1.3)
DOD Facility	(0.5)
No Dental Care	46.0
Dental Care Not Needed	(21.3)
Dental Care Needed, but not requested	(24.7)
Did Not Answer	6.2

** Percent receiving dental care is less than the sum of percentages by provider of dental care because of multiple responses.

*** Only a small proportion of all veterans are eligible for VA dental services.

Hospitalization of Service Connected Disability Veterans

Service connected disability status (SC) veterans were defined as those veterans who answered that they had filed a compensation claim which had been allowed (see question 8a in Appendix B). All other veterans are designated as no service connected disability (NSC).

Table 3.15 shows the hospitalization experience of veterans by service connected disability status in 1977. Although a veteran has a service connected disability, his hospitalization or outpatient care can be for some condition other than his service connected disability.

Table 3.15
Percent of Veterans Hospitalized
by Service Connected Disability Status, 1977

	Service Connected Disability	No Service Connected Disability
Number of Veterans (in thousands)**	2,969	25,702
Percent	100.0	100.0
Veterans Hospitalized	641	3,212
	21.6	12.5
Total	(100.0)	(100.0)
In a VA Medical Center	(35.2)	(11.2)
In a Non-VA Hospital	(64.8)	(88.8)
Veterans Not Hospitalized	77.5	87.0
Veterans Who Did Not Answer	0.9	0.5

** 0.6% of the veterans did not answer the service connected disability question.

It can be seen that 21.6 percent of SC veterans and 12.5 percent of NSC veterans have been hospitalized. As might be expected SC veterans used VA medical centers more often than NSC veterans; this could be due to both the type of care required and the eligibility of the SC veterans. Thirty-five and two-tenths percent of all hospitalized SC veterans were hospitalized in VA medical centers, whereas, only 11.2 percent of NSC hospitalized veterans were hospitalized in VA medical centers which may reflect lower priority status.

The hospitalization experience of veterans may be described in another light; that is the rate of hospital episodes per thousand veterans as shown in Table 3.16

Table 3.16
Hospital Episode Rates* Among Veterans
by Service Connected Disability Status in 1977

	Service Connected Disability Rates Per Thousand **	No Service Connected Disability Rates Per Thousand ***
Episodes in All Hospitals	306	161
Episodes in VA Medical Centers	124	20
Episodes in Other Hospitals	182	141

* The data in this table are to be reanalyzed by age groups. This may provide for better comparisons between rates in VA medical centers and other hospitals.

** Population estimated as 2,969,000

*** Population estimated as 25,702,000

Of an estimated 306 hospital episodes per thousand SC veterans, 124 episodes per thousand were in a VA medical center. Among NSC veterans there were 161 hospital episodes per thousand and only 20 per thousand were in a VA medical center. The rate of hospital episodes for SC veterans is nearly double that of NSC veterans. More than one-third of SC veterans' hospital episodes were in a VA medical center, with only one in eight NSC veterans' hospital episodes in a VA medical center.

Table 3.17
Percentage Distribution of the Main Reasons Reported for Not Using a VA Medical Center for Treatment by Service Connected Disability Status, 1977

	Service Connected Disability	No Service Connected Disability
Number of Veterans Hospitalized In Non-VA Hospitals** (in thousands)	385	2,864
Percent	100.0	100.0
Have adequate hospitalization or sick benefits	39.4	43.3
Lived Too Far from the VA Medical Center	29.0	18.6
Not Entitled to VA Hospital Care***	4.2*	15.7
Prefer Non-VA Hospital Care	13.3	9.1
Did Not Answer	7.4*	5.0
Other Reasons	6.7*	8.3

* Estimate considered unstable due to the small number of sample persons in the cell.

** 2.0% of the veterans hospitalized in non-VA hospitals did not answer the service connected disability question.

*** The response is based on the veteran's perception. There is no way to verify the number not entitled. All SC veterans are entitled, but less than 40 percent of all veterans are estimated to be entitled.

The percentage distribution for the main reason reported by veterans for not using a VA medical center is given in Table 3.17. The reason given most often was that the veteran had adequate hospitalization benefits, cited by 39.4 percent of SC veterans and 43.3 percent of NSC veterans. The next most reported reason, cited by 29 percent of SC veteran and 18.6 percent of NSC veterans, was that they lived too far from a VA medical center. Thirteen and three-tenths percent of the SC veterans said they preferred non-VA hospital care. The distance from a VA medical center is relatively more important for SC veterans than NSC veterans; entitlement is a more important concern for NSC veterans than for SC veterans.

Health Insurance by Service Connected Disability Status

The vast majority of veterans, 80 percent of SC veterans and 85 percent of NSC veterans, had some kind of health insurance. A breakdown by SC status and type of insurance is shown in Table 3.18.

Table 3.18
Percent of Veterans by Service Connected Disability and Type of Health Insurance, 1977

	Service Connected Disability	No Service Connected Disability
Number (in thousands)**	2,969	25,702
Percent	100.0	100.0
Yes, Have Health Insurance***	79.7	85.0
Private Insurance	(68.9)	(79.9)
Medicare, Part A	(13.6)	(8.2)
Medicare, Part B	(10.4)	(7.0)
Medicaid	(1.2)*	(1.0)
CHAMPUS	(4.1)	(1.2)
Other	(11.1)	(1.0)
Did Not State Type	(0.6)*	(0.6)
No Health Insurance	20.3	14.8
Did Not State If They Had Health Insurance	0.1*	0.2

* Estimate considered unstable due to the small number of sample persons in the cell.

** 0.6% of the veterans did not answer the service connected disability question.

*** Percent with insurance is less than the sum of percentages by type of coverage because of multiple insurance coverages.

Table 3.19 further breaks down this distribution for veterans hospitalized in VA versus other hospitals. Approximately 55 percent of the SC veterans and 43 percent of the NSC veterans who were hospitalized in VA medical centers in 1977 stated that they had no health insurance. For those who went to other hospitals, both SC veterans and NSC veterans, a large majority, 88 percent had some type of health insurance.

Table 3.19
Percent of Hospitalized Veterans
In VA and Other Hospitals
by Type of Health Insurance and
Service Connected Disability Status, 1977

	VA Medical Centers		Other Hospitals	
	Service Connected Disability	No Service Connected Disability	Service Connected Disability	No Service Connected Disability
Number of Hospitalized Veterans (in thousands)**	208	360	385	2,864
Percent	100.0	100.0	100.0	100.0
Yes, Have Health Insurance***	45.2	56.9	87.6	88.3
Private Insurance	(28.6)	(31.4)	(72.4)	(79.5)
Medicare, Part A	(14.4)*	(22.3)	(22.6)	(17.2)
Medicare, Part B	(10.1)*	(15.5)	(16.8)	(15.5)
Medicaid	(3.8)*	(8.2)*	(0.5)*	(2.5)
CHAMPUS	(5.4)*	(0.5)*	(2.9)*	(1.3)*
Other	(1.9)*	(1.1)*	(3.2)*	(1.4)*
Did Not State Type	(1.0)*	(1.4)*	(0.0)*	(0.3)*
No Health Insurance	54.8	42.5	12.4	11.6
Did Not State If They Had Health Insurance	0.0*	0.6*	0.0*	0.1*

* Estimate considered unstable due to the small number of sample persons in the cell.

** 2.4% of hospitalized veterans did not answer the service connected disability question.

*** Percent with insurance is less than the sum of percents by types of coverage because of multiple insurance responses.

This data supports that in Table 3.17 which showed that the main reason reported for not using a VA medical center was that they "have adequate hospitalization or sick benefits."

Outpatient Care by Service Connected Disability Status

Table 3.20 shows that among SC veterans receiving outpatient care, 16.5 percent received care solely under VA auspices, (that is in VA clinics or from a private physician at VA expense). Another 19.1 percent received care both under VA auspices and from private or public clinics. Among NSC veterans only 4.0 percent had outpatient care under VA auspices and another 8.4 percent received care from both VA and other auspices. Only 31 percent of SC veterans received no outpatient care versus 45 percent of NSC veterans.

Table 3.20
Percent of Veterans by
Service Connected Disability Status Receiving
Outpatient Care in 1977 by Source

	Service Connected Disability	No Service Connected Disability
All Veterans (in thousands)**	2,969	25,702
Percent	100.0	100.0
Received Outpatient care	1,977	14,058
	66.6	54.7
Total	(100.0)	(100.0)
VA Auspices, only	(16.5)	(4.0)
Other Auspices, only	(64.4)	(87.6)
Both VA and Other	(19.1)	(8.4)
No Care Requested	30.9	44.9
Did Not Answer	2.5	0.4

** 0.6% of the veterans did not answer the service connected disability question.

Summary

Hospitalizations in VA facilities accounted for about one in six hospital episodes (Table 3.2), and were on the average three times as long as those in other hospitals (Table 3.4). Service connected disabled veterans had about twice as many hospitalizations as (Table 3.15) veterans who have no service connected disabilities. One-third of the hospitalizations among SC veterans were in VA medical centers, whereas about one in ten hospitalized NSC veterans were treated under VA auspices (Table 3.16).

The reason most often cited by all veterans hospitalized in non-VA hospitals for not going to a VA medical center was adequate hospitalization benefits (Table 3.5 and Table 3.7). Among those hospitalized in non-VA hospitals more than 85 percent of both SC and NSC veterans had some type of health insurance (Table 3.17 and Table 3.19). Of those hospitalized in VA medical centers, 46 percent of all veterans and 55 percent of SC veterans had no health insurance. Fifty-three percent of veterans who went to VA medical centers and 41 percent of those who went to other hospitals were 55 years of age or older (Table 3.6). Two-thirds of the veterans who went to VA medical centers had an annual income under $10,000 (Table 3.7).

During 1977, 7 percent of all veterans and 23.7 percent of SC veterans indicated they received some outpatient care under VA auspices (Table 3.10 and Table 3.20). The age distribution of veterans receiving outpatient care in VA clinics or from private physicians at VA expense were quite similar with the bulk of them in the 45-64 age group (Table 3.11). Almost one-half of the veterans who went to VA outpatient clinics had an annual income under $10,000 compared to only one-quarter of those veterans who received care from private physicians at their own expense (Table 3.12). More than one-third of the outpatient care given to veterans for mental and emotional conditions was given under VA auspices (Table 3.13).

Approximately half of the veterans surveyed had no dental care during 1977 even though more than half of those without care said they needed it. Of all veterans, only 1.6 percent had dental care under VA auspices (Table 3.14).

Chapter IV:

COMPENSATION AND PENSION

8a. Have you ever APPLIED to the Veterans Administration for SERVICE-CONNECTED DISABILITY COMPENSATION?	(012)	1 ☐ Yes – Claim allowed – *Go to question 8b* 2 ☐ Yes – Claim denied 3 ☐ Yes – Claim pending } *Skip to question 9a* 4 ☐ No
b. What is your current disability rating?	(013)	_____Percent 0 ☐ Zero percent

Introduction

There were two questions (Appendix B, items 8 and 9) concerning the claims for service connected disability compensation and nonservice connected disability pension under the programs administered by the Department of Veterans Benefits. The responses to those items were examined in relation to disposition of claim, race, age, period of service, degree of disability, type of discharge, employment status and contacts about health care.

Claims for Disability Compensation or Pension

A sizeable number of veterans have applied for monthly disability payments under these two programs. Table 4.1 shows the percentage distributions of nonclaimants and claimants and the disposition of their claims.

Table 4.1
Disposition of Compensation & Pension Claims
(Percent)

	COMPENSATION		PENSION*
	All Veterans	Vietnam Era	All Veterans
Number (thousands)	28,853	7,879	28,853
Made no claim	84.9	88.5	94.9
Applied for benefit	15.1	11.5	5.1
Claim allowed	(10.3)	(7.4)	(3.6)
Claim denied	(4.4)	(3.5)	(1.2)
Claim pending	(0.4)	(0.6)	(0.3)

* Vietnam era pension claimants too few to measure separately with significance.

Fifteen percent of the respondents had made a claim for service connected disability compensation with approximately two-thirds of them receiving an award. The pension program, which has an income ceiling limitation, was applied for by 5 percent of the veterans. Over 70 percent of those applicants were awarded a pension. Less than one percent of all veterans had a claim pending for either program.

Disability Ratings

The size of the disability categories (Table 4.2) for the 10, 20, 30 and 40 percent ratings all fell within the standard errors for these groups. However, the respondents in the 50 through 100 percent disabled categories present a markedly different distribution from the actual compensation rolls. While the number of those rated 50 percent falls just outside the acceptable level of error, the sizes of the 60, 70, 80 and 90 groups are all well below the actual counts (from the compensation rolls) for these ratings. The 100 percent rating exhibits the opposite characteristic by being almost twice the size of the actual count.

Table 4.2
Percent of Respondents Currently
Receiving Compensation by Degree of Disability

	All Veterans	Vietnam Era
Veterans Receiving (thousands)	2,247	516
TOTAL	100.0	100.0
Degree of Disability	**Percent Receiving**	**Percent Receiving**
10%	42.6	45.9
20	13.0	17.4
30	13.6	13.6
40	7.3	4.8
50	3.9	3.7
60	3.5	3.7
70	2.3	2.9
80	1.6	0.4
90	0.7	0.4
100	11.5	7.2

It appears that those individuals who are rated in the 60 through 90 percent brackets but are compensated at the 100 percent level due to unemployability have reported themselves as rated 100 percent disabled. When the 60 through 100 percent ratings are adjusted on the basis of this assumption, the counts of the 60, 70 and 100 percent ratings fall within acceptable limits. The data for the 80 and 90 percent categories are inconsistent before and after adjustment, probably due to the small numbers of respondents in these categories.

Disability Ratings by Race

Table 4.3 shows the breakdown of disabled veterans by race by degree of disability. The distributions are very similar, and the differences are all within acceptable error limits. The small number of respondents in the 60-100 percent categories could have caused even larger discrepancies.

Table 4.3
Disabled Veterans by Race and Degree of Disability

Degree of Disability	White	Black
ALL	100.0	100.0
0%	18.6	16.0
10 - 50	66.1	63.1
60 - 90	6.1	9.2
100	9.2	11.7

This information reinforces the idea that incurring a service connected disability is random over the population of veteran peers.

Disability Ratings by Inpatient and Outpatient Treatment

During the 12 months prior to the survey, about 8 percent of the disabled veterans contacted VA for inpatient care at a VA medical center while 24 percent sought VA outpatient treatment. These rates were over three times the rates for the total veteran population. Table 4.4 gives the breakdown of these contacts by degree of disability.

Table 4.4
Percentage Distribution of Disabled Veterans
Contacting VA for Health Care During Previous Year

Degree of Disability	Inpatient	Outpatient
ALL	100.0	100.0
0%	11.5	11.8
10 - 50	40.7	55.2
60 - 90	8.8	9.1
100	39.0	23.9

It is also interesting to examine these groups as a percentage of their respective disability categories:

Table 4.5
Disabled Veterans Contacting VA for Health Care
During Previous Year
Percent of Disability Category

Degree of Disability	Inpatient	Outpatient
0%	4.1	10.0
10 - 50	3.5	13.6
60 - 90	7.5	20.0
100	26.3	42.4

The 100 percent disabled veteran relies heavily on VA for his inpatient and outpatient medical treatment. One of every four 100 percent disabled veterans was an inpatient in a VA medical center during this period. The breakdown by period of service for these data created small cells which produced unacceptable levels of error.

Employment Status of Disabled Veterans

Sixty-eight percent of the disabled veterans were employed, 4 percent unemployed and 28 percent were not in the labor force. 1/ This translates to an unemployment rate of 6 percent for disabled veterans. Table 4.6 gives employment status by degree of disability.

Table 4.6
Veterans Employment Status by Degree of Disability
(Percent)

Degree of Disability	Total	Employed	Unemployed	Not In Labor Force
ALL	100.0	68.0	4.0	28.0
0	100.0	76.4	3.1	20.4
10-30	100.0	77.4	4.6	18.0
40-50	100.0	62.5	2.8	34.7
60-90	100.0	48.9	7.7	43.4
100	100.0	15.3	0.0	84.7

Not surprisingly, the decrease in employment is proportional to the increase in degree of disability. The opposite is true for those not in the labor force. Those unemployed do not follow these trends. It appears that most disabled veterans are either gainfully employed or consider themselves non participants in the labor force.

Summary

Approximately 15 percent of all veterans and 12 percent of Vietnam era veterans have applied for disability compensation. Ten percent of all veterans and 7 percent of Vietnam era veterans have had a claim for disability compensation allowed. Five percent of all veterans are currently receiving a VA pension. There is no evidence that a difference in degree of disability exists between Whites and Blacks. As the degree of disability increases, the percentage of veterans using VA health facilities increases.

1/ The employment data are from the Current Population Survey (CPS) data collected from the veterans in the sample while they were still in an active CPS rotation group. The definitions used are therefore those used by the Bureau of Labor Statistics.

Chapter V:

GI INSURANCE

19a. What is the current face amount of all life insurance policies that you have including G.I. life insurance?	(057) $ _____ .00 0 ☐ None
b. Did you have a G.I. life insurance policy in effect at any time during the past 12 months?	(058) 1 ☐ Yes – What is the face amount? 2 ☐ No (059) $ _____ .00

Introduction

There was a single two-part question on the questionnaire (Appendix B, item 19) which was specifically related to GI Life Insurance benefit usage. The data of Appendix C, Tables 1 through 5, are based on weighted sample numbers of responses to both the question on GI insurance and the question on veteran's annual income (item 20, parts a-h). The tabulations (Appendix C, Tables 1 through 5) are partitioned by 'annual income of veteran' and 'face amount of GI insurance'. These categories are exhaustive. The annual income category includes income from VA compensation, pension, or educational assistance programs. For approximately one-fourth of the respondents to item 20, either no annual income was specified or the specified annual amount was not otherwise usable. Consequently, where a veteran's total income was indeterminate from his response to the income question or if the veteran gave no response, the veteran was included in the 'unknown' subcategory of annual income. Veterans who gave an affirmative response to the GI insurance question but did not specify a face amount were included in the 'amount not stated' subcategory of 1976 GI insureds. Nonrespondents to the insurance question are nevertheless identified by annual income.

The population statistics related to veterans' usage of GI life insurance benefits during 1976 exclude data pertaining to the service periods prior to World War II. This exclusion represents less than 3 percent of all veterans and is of little statistical interest. The tabulated data for all other periods of service are quite reliable.

Availability and Type of Insurance

During 1976, life insurance was available to veterans and service personnel from among eight separate insurance programs, five of them being administered and three of them being only supervised by the Veterans Administration. During 1976, four insurance programs were still open to new issues. These are: (1) Service-Disabled Veterans Insurance, (2) Servicemen's Group Life Insurance, (3) Veterans Mortgage Life Insurance, and (4) Veterans Group Life Insurance. Of these four programs, only SDVI is government administered. VGLI provides for the automatic conversion of SGLI to a 5-year nonrenewable term policy for veterans upon their separation from active duty. Due to constraints inherent in the survey questionnaire, the veterans life insurance programs are not separately identified in the tabulations.

Usage of GI Life Insurance

Korean conflict veterans surpass veterans of other periods of service in their 1976 holding of GI life insurance; more than 30 percent of Korean conflict veterans specified that they had GI insurance in effect in 1976. In comparison, 23 percent of World War II veterans and 12 percent of Vietnam era veterans had active GI insurance policies.

By an examination of the related tabulations, it is apparent that as annual income increases, tendency to maintain GI insurance also increases. However, regardless of income category, the specified face amount of GI insurance falls predominantly in the $9,001 - $15,000 classification. Vietnam era veterans tend to maintain GI insurance at higher face value than other veterans; but this is related to legislative and administrative changes in the GI insurance programs.

Chapter VI:

EDUCATION AND REHABILITATION

35a. Did you ever enter training under the G.I. bill or VA Rehabilitation Program?	(133)	1 ☐ Yes — *Go to question 35b* 2 ☐ No — *Skip to question 36a, on page 11*
b. When did you begin your training? *Mark (X) one*	(134)	1 ☐ While still on active duty in the Armed Forces 2 ☐ Within 6 months after discharge 3 ☐ 6–12 months after discharge 4 ☐ 1–2 years after discharge 5 ☐ 3–4 years after discharge 6 ☐ 5–6 years after discharge 7 ☐ 6 years or more after discharge

Introduction

The survey instrument, Appendix B, contains several items related to education and training (items 24 - 26 and 34 - 36 of the questionnaire). For the purposes of this section, four periods of service were identified. These were: (1) World War II, (2) the Korean conflict, (3) the Vietnam era, and (4) Peacetime. Veterans who are identified as peacetime veterans include those who served between World War II and the Korean conflict, the Korean conflict and the Vietnam era, and those veterans who have served since the Vietnam era.

Veteran Population Compared with Published Data

The data of Table 6.1 provide comparisons of counts of World War II, Korean conflict, and Vietnam era veterans who have used VA educational assistance under one of the three GI bills. Survey estimates of total counts are based on the weighted sample numbers derived from responses to item 26.b.2. of the survey instrument (Appendix B). In Table 6.1, the derived estimates of cumulative counts of veteran-trainees are compared with exact data derived from VA Master Record files. Percentage data are reported which are based on the ratio of the survey estimate to the VA exact count for the respective periods of service.

Table 6.1
Number of Trainees for Three GI Bills

	Survey Estimate	VA Records	Percent Survey to Record
World War II	4,480,000	7,800,000	57.4
Korean conflict	2,156,000	2,391,000	90.2
Vietnam era veterans under the post-Korean GI Bill [as of Dec. 1977]	4,185,000	4,937,000	84.8

All of the estimates of Table 6.1 are below the corresponding VA record data. Some of the deficit is due to nonresponses on survey questions which relate to training. Additional discrepancy between estimated and exact figures is due to the fact that for the World War II and Korean conflict veteran sub-populations, there has been attrition due to deaths. For veterans of the World War II and Korean conflict periods, the approximate percentages of veterans who were still living as of the time of the survey were 77 percent and 81 percent, respectively. For World War II veterans, one might conclude that those individuals who used VA educational assistance experienced a lower survival rate than did those individuals in the World War II veteran sub-population (57 percent vs. 77 percent, respectively). This would not be so surprising if World War II GI bill trainees had been older than their non-trainee counterparts. However, this assumption is unrealistic; one is forced to conclude that World War II veterans either didn't remember about their VA-assisted training or currently have different perceptions than the VA on that training. As is made evident in the next section, these veterans probably also perceive types of training differently now than did the VA at the time their type of training was last recorded.

In contrast to the situation observed for veterans of World War II, Korean conflict veteran-trainees experienced a greater survival rate than did those individuals in the Korean conflict veteran sub-population (90 percent vs. 81 percent).

Data on the GI bill clearly show major discrepancies between results of the survey and individual records in VA files, discrepancies which can only be partly explained by sampling error. In addition, personal memories erode over the years, so that the errors for the long-ago World War II benefits are larger than for the most recent Vietnam era, compounded further because some veterans enroll in a course, attend a few sessions, then take a job and no longer recall that they were -- at least technically -- past participants in the GI bill from which they received at least a short period of benefits.

The fact remains that these data are influenced by a variety of factors which could not be explored in sufficient depth in a mail survey to permit a usable explanation for the discrepancies.

Type of Training

The data of Table 6.2 provide a percentage distribution by type of training and period of service of GI bill trainees. The categories of training correspond to item 26.d. of the questionnaire.

Table 6.2
GI Bill Trainees
Type of Training by Period of Service
(Percentage Distribution)

Type of Training	Period of Service			
	Vietnam	Korean Conflict	World War II	Peacetime
TOTAL	100.0	100.0	100.0	100.0
College	68.6	56.9	42.1	63.6
High school	1.3	4.4	2.4	1.1
Flight	0.8	2.6	3.2	2.3
Other	11.1	16.7	21.7	9.3
Correspondence	9.2	4.8	4.6	12.6
Apprenticeship	3.6	3.5	5.9	5.5
On-job	4.6	7.7	12.4	3.7
Farm	0.8	3.4	7.7	1.9

The percentages reported in Table 6.2 for college level training are all significantly higher than the corresponding figures derived from VA records. The VA figures for Vietnam, Korean and World War II are 62.6 percent, 50.7 percent and 28.6 percent, respectively. The corresponding percentages derived from survey estimates are all greater; data elements for the World War II period present the largest difference in magnitude.

Some of the observed discrepancy between the survey estimates and VA data may be explained by a forced priority on duplicate counts; those veteran-respondents who indicated that they had trained in "college" as well as in one or more other types of training were included in the "college" count. Thus, data for types of training other than "college" reflect no duplicate counting of responses.

Education at Separation from Active Duty

The following table which is partitioned by years of school completed at time of separation, compares the survey estimates of the percentage of Vietnam era veterans with equivalent data extracted from the September 1977 "Data on Vietnam Era Veterans." The SOV-I estimates correspond to information obtained from responses to item 25 of the survey questionnaire.

Table 6.3
Educational Attainment of Vietnam Era Veterans at Time of Separation
(Percentage Distribution)

Educational Level at Separation	Survey Estimates	VA Published Data
8 years or less	1.8	3.0
High school		
1-3 years	9.5	16.8
4 years	59.4	59.1
College		
1-3 years	17.3	13.0
4 years or more	13.0	8.1

Except for that category of veterans with 4 years of high school, all differences between survey estimated percentages and corresponding VA published data are significant. The survey group is more heavily weighted towards those with more total education. Hence, conclusions based on the sample are biased and should be examined with caution. The inherent sampling bias towards veterans with more total education helps explain why the Vietnam era group on the survey showed a significantly higher percentage of persons using college level training than VA records indicate.

Since the estimates for Korean conflict and World War II veterans also show significantly higher college participation than VA records indicate, the possibility is suggested that, as in the case of Vietnam era veterans, the sample data for these two groups of veterans were also biased towards those with higher levels of education.

The following discussion is based on responses to questions 24, question 26, parts a-h, and on information which was obtained from the Current Population Survey (CPS) interview file. The derived data elements refer to veterans' educational level at separation, type of VA-assisted training, completion status and employment status. The data of Appendix D, Table 1 provide a percentage distribution for each of the topical areas of interest.

Those veterans who engaged in some type of training program after their separation from active duty had significantly higher levels of education at separation than did those who did not train at all. This supports the contention that the less educated veteran is less likely to train.

Among those who did take training after service, those who used VA-assisted training had essentially the same levels of education at separation as those who did not use VA assistance for training. This idea, coupled with the fact that those who used VA assistance for training increased their educational level from separation to the current time at a higher percentage rate than did those who trained on their own, indicates that using VA assistance for post-service training was a more effective method of educational advancement for veterans than training on their own.

For those veterans who did use some VA assistance, the ones who completed their training or met their educational objectives, had significantly higher levels of education at separation than did those veterans who did not complete a course of training. Apparently, lower levels of education affect not only a veteran's inclination to go into training after service, but also the veteran's likelihood of completing whatever course of training is pursued.

Lower levels of education at separation also affect later employment status. Survey results show that those veterans who were currently employed had significantly higher levels of education at separation from active duty than did those veterans who were currently unemployed or those not in the labor force.

When examined by last type of VA-assisted training, the college level group had predictably the highest level of education at separation from military service, significantly higher than all other training types except flight training.

Some troublesome points about these data should be mentioned. For those whose last training was at the college level, 10 percent said their most recent level of education was below college. It is possible for some persons to be training at college facilities but in non-college level courses. However, these numbers would not be large enough to account for the observed 10 percent discrepancy. On the other hand, it can be noted from Appendix D, Table 1, that 1.6 percent of all those veterans who trained in high school had some college education upon their separation from military service. This is the same group that experienced a 7.1 percent decrease in their total amount of education from the time of their separation to the time of the survey. There is no single explanation for this. It can only be interpreted as: (1) confusion on the part of the respondents (2) coding errors, (3) sampling errors, or (4) a combination of the first three items.

The data on education at separation reveal only what would be expected; Vietnam era veterans having higher levels of education at separation than Korean veterans, and Korean veterans had higher levels of education at separation than the World War II veterans.

Education at separation compared with current education

Educational level at separation was broken down into 5 categories: elementary (8 years or less), some high school (9-11 years), high school graduate (12 years), some college (13-15 years), and college graduate (16 or more years). Educational levels at time of separation from military service were crossed with current educational levels for several groups. These data are contained in Appendix D, Table 2. For each group this cross-tabulation yields 25 cells. Ten of these cells should theoretically be zero since no one should decrease in their level of education from separation to the present. In fact there is a persistent half percent or so who did decrease their level of education, and in one group (those last training in high school) this dubious statistic reached 7.1 percent of the total.

One way to compare groups is to compare the percentage of the total who moved from one level of education to another from separation to the present. This percentage would include, for example, all those having some high school at separation and who are currently high school graduates as well as those with an elementary school education at separation and who are currently college graduates. Appendix D, Table 2 gives a list of various veteran groupings and the corresponding percentages of those who increased their level of education.

Of those taking some training after service, about 40 percent increased in educational level as compared to only 2 percent for those not taking training. This 2 percent could represent those who trained on their own (to study for the GED exam, for example) or it could represent an anomaly in the data.

Although all veterans who pursued some post-service training showed an increase in their education level, that increase was significantly higher for those that used VA education benefits for their training.

Veterans who completed their VA-assisted training and veterans currently in training and receiving VA assistance experienced a significant increase in their educational level over those who did not complete a course of training.

Vietnam era veterans increased their educational level at a significantly higher rate than peacetime veterans or Korean conflict veterans. These latter two groups, who increased their levels at essentially the same rates, increased levels significantly more than World War II veterans. The fact that the World War II veterans increased in educational level significantly less than other groups, somewhat contradicts their higher completion rates. This lends support to the supposition that World War II veterans may have had more limited goals than veterans of later service periods.

Not surprisingly, those veterans who last trained in college experienced much higher rates of increase than most of the other groups (nearly 66 percent). Farm trainees increased in educational level only about 7 percent of the time.

Race

For veterans who trained under one of the three GI bills, data by race and type of training are contained in Appendix D, Table 3. Data on race was obtained from the Current Population Survey (CPS) interview file. The data show that black veterans who used VA training had significantly different percentages from whites in each type of training except apprenticeship. Blacks were more likely than whites to take high school training, and other residence school training. They were less likely than whites to use college training, flight training, correspondence training, on-job training, and farm training. There were no blacks in the sample who had taken flight training.

Since blacks left the service with lower levels of education at separation it is not surprising that they use less college training than whites.

The "other" race group was such a small part of the total sample that no differences appear between them and either of the two other racial groups across the individual type of training categories.

Employment Status and Training Type

Appendix D, Table 4 contains data on employment status for veterans who have trained. There was no significant difference between the employed or the unemployed groups as to their last type of VA training used. Those not in the labor force, an older group consisting of many retirees, differed significantly from the employed group in 6 training areas. This group was less likely to have last trained in college, by correspondence, or apprenticeship programs but more likely to have trained in flight, other residence schools, and on-job training than the employed group.

Counseling

Information on counseling was obtained from item 36, parts a-d of the survey questionnaire. Only about 21 percent said they had received counseling or guidance after separation from military service. Counseling data were crossed with data on completion of training and type of training; the results are contained in Appendix D, Table 5. There was no significant difference between counseled and non-counseled veterans as to percentages within the various type of training categories. There was also no difference in completion rates for the two groups.

Within the counseled group there were some significant differences in training types between completers and non-completers. The counseled completers were more likely to have last trained in the residence schools and apprenticeships while the counseled non-completers group showed a greater percentage having used farm training.

Satisfaction With VA Educational Assistance

Data on veterans' satisfaction were obtained from responses to question 35, parts a-c of the survey instrument. Post-Korean veterans were asked to express their degree of satisfaction with several aspects of VA educational assistance: information about VA benefits, amount of assistance, timeliness of checks, accuracy of checks, and career employment information (see Appendix D, Table 6). Combining responses from each of these aspects, veterans in general are more satisfied ("fully" or "somewhat") than dissatisfied ("fully" or "somewhat") with over 58 percent satisfied and only 21 percent dissatisfied. The rest were either neutral or did not answer.

The highest degree of satisfaction for veterans was with the accuracy of the amount received followed by the timeliness of the checks. Veterans were least satisfied with information from the VA about careers and employment opportunities. In fact there was a greater percentage who were dissatisfied than were satisfied with this aspect of the program.

There was no difference between rural and urban veterans in the overall percentages of those who were satisfied.

There was a significant difference between blacks and whites in their overall percentage who were satisfied (59 percent vs. 53 percent). On specific aspects of assistance, blacks had significantly lower percentages of satisfaction with the amount and accuracy of the amount received.

Reasons for Not Entering Training

Data on veterans' reasons for not entering a post-service course of training were obtained from responses to item 26j of the survey questionnaire. The reasons why veterans chose not to enter into any type of training were examined by period of service, educational level at time of separation, race and income level. Because the questions allow for multiple responses, the following analysis is based on the total number of responses and does not represent the numbers of veterans as such. Some veterans may be represented by several responses and others by none. There were in fact about 28 percent non-respondents to this question.

Of those who responded, the largest response category overall was "preferred to work" followed closely by "other" (39.4 percent and 35 percent, respectively). There is a large statistically significant gap between these and the next reason "lack of money" with 14.6 percent. Table 6.4 provides overall percentages for each reason.

Table 6.4
Veterans Who Did Not Train After Military Service
Reasons for Not Training
(Multi-responses allowed)

Reason	Percent
Had all the education or training I needed	12.9
The training I wanted was not available	2.4
Never did well in school	3.8
Thought I was too old	8.9
Unaware of VA assistance	5.9
Have not decided what to do	3.8
Lack of money	14.6
Preferred to work	39.4
Plan to train later	4.2
Other	35.0
Not answered	28.1

NOTE: Only veterans with service after September 16, 1940 are included. Separate data for Vietnam era veterans are too small to warrant a breakout and do not lend themselves to conclusions as to why they have not participated in training.

A chi-square analysis on each breakdown - reason by period of service, reason by education, and reason by income - revealed statistically significant differences in reasons for not training among levels within a specific breakdown. The post-Vietnam era group had the most atypical responses of all service periods. Some of this was due to the small numbers in the sample.

The World War II group differed from the others in having a higher percentage who preferred to work, and a lower percentage who considered that they had all the training they needed. This latter difference is not unexpected since this group left service with lower levels of training than the other groups. This group's higher preference for work may also be reflected in their greater participation in job training programs compared with later groups.

In looking at reasons for not training by level of education at separation, certain obvious differences appear, such as the college degree group having a much higher percentage responding that they had all the education they needed.

In general the more education a particular group of veterans reported, the higher was the percentage of that group who responded they had no need for further education. The college group also had a lower percentage who responded "lack of money" or "preferred to work" than the other groups.

Whites and blacks differed on two points. Blacks had a higher percentage of undecided responses but a much lower percentage who indicated that they had all the training they needed.

Completion Rate of GI Bill Training

Educational benefits are intended as a readjustment to civilian life, thus they have an expiration date. Since many veterans of the Vietnam era still have eligibility for education or are currently enrolled, the data for education are not comparable with those of earlier periods for which all educational benefits have expired.

Data on completion of VA-assisted training were derived from responses to item 26e of the survey instrument. These data show that approximately 61 percent of all GI Bill trainees who were not in training at the time of the survey had completed a training program or had reached an intermediate goal. The greatest completion rate was among on-job trainees and farm trainees at about 68 percent and 69 percent respectively, while the lowest rate was for correspondence trainees with only 48 percent completed (see Appendix D, Table 7).

The greatest percentage of trainees (about 45 percent) trained less than 18 months but 41 percent trained from 18 to 36 months. Only about 3 percent trained more than 36 months with a greater percentage of training length for trainees unknown (nearly 11 percent). Not surprisingly those trainees with more months in training have higher completion rates. Those with 36 months or more had a completion rate of nearly 87 percent, those with 18 to 36 months a rate of 72 percent, while those with 18 months or less had a completion rate of only 46 percent (see Appendix D, Table 7).

The trainees for World War II had significantly higher overall completion rates than veterans from all other periods of service (see Appendix D, Table 8). Korean conflict veterans had higher completion rates than Vietnam era or peacetime veterans. The same relationships exist for college level training.

World War II veteran-trainees did not gain their higher completion rates by training longer than did veterans of other service periods. World War II veterans had higher completion rates no matter how long they had trained. Since these data are from a self-report survey it is possible that World War II veterans, in looking back, tended to be less accurate in their recall about details of their training than did veterans of later periods. Also, World War II veterans may have had more limited training goals than other veterans.

For veterans who were not currently in VA training, white veterans had a significantly higher completion rate than black veterans (62.3 percent vs. 48.3 percent). The following table gives a breakdown of completion rate by training type by race.

Table 6.5
Veterans Trained Under the GI Bill
Completion Rates by Race
and Last Type of Training

Type of Training	White Percent	Black * Percent
College	60.2	36.4
High School	57.6	51.9
Flight	76.3	*
Other residence	67.8	58.8
Correspondence	48.6	13.1
Apprentice	75.5	33.1
On-Job	67.7	75.8
Farm	68.8	74.4

* No black veterans indicated having pursued flight training.

Whites have significantly higher completion rates in college training, correspondence courses, and apprenticeship programs than blacks. There is no statistically significant difference between blacks and whites in completion rates for high school, other residence, or on-job training.

Completion rates were significantly higher for whites than blacks for the Vietnam era and World War II but not for the Korean conflict or Peacetime. The greatest difference was for the Vietnam era with whites having a 57 percent completion rate vs. only 32 percent completion for blacks.

Table 6.6
Veterans Trained Under the GI Bill
Completion Rates by Race and Period of Service

Period of Service	White Percent	Black Percent
Vietnam era	57.4	32.5
Korean conflict	60.9	50.9
World War II	68.4	59.4
Peacetime	54.2	47.1

The completion rates for those who were currently employed were significantly greater than those for the unemployed at the time of the survey (61.5 percent vs. 48.4 percent) but about the same as that for those not in the labor force (60.7 percent). The following table gives a breakdown of GI bill completion rates by employment status and period of service.

Table 6.7
Veterans Trained Under the GI Bill
Completion Rates by Employment Status and Period of Service
(Percentage Distribution)

Period of Service	Employed	Unemployed	Not In Labor Force
Vietnam era	55.4	48.3	56.4
Korean conflict	61.0	47.5	49.0
World War II	68.6	47.2	64.7
Peacetime	53.5	73.2	41.4

Due to large standard errors about most of these percentages, there are no significant differences among completion rates for the employed, unemployed, or those not in the labor force. The only significant differences are among the employed group with the World War II group having significantly higher completion rates than the other periods of service.

Income Distribution for Vietnam Era Veterans

Table 6.8 shows the income distribution for Vietnam era veterans: those with GI bill training vs those with no GI bill training and the total.

Table 6.8
Vietnam era Veterans Ever Trained -
Individual Income From Sources
Other than the Veterans Administration
(Percentage Distribution)

	Total Vietnam Era Veterans	GI Bill Only	No GI Bill
TOTAL	100.0	100.0	100.0
None or Loss	3.8	4.5	3.1
Less than $5,000	10.4	11.9	8.7
$5,000 - $9,999	21.2	21.1	21.3
$10,000 - $14,999	29.2	29.2	29.2
$15,000 - $19,999	21.3	22.6	19.8
$20,000 - $29,999	10.2	7.9	12.9
$30,000 & Over	3.7	2.8	5.0
Median Income	$12,493	$12,128	$12,900

Vietnam era veteran GI bill trainees had a lower median income than those who did not use the GI bill. In addition those not using GI bill training had significantly higher percentages of veterans with incomes $20,000 or higher and a significantly lower percentage with incomes less than $5,000.

This is not surprising since by participating in training the Vietnam era veteran has often entered the labor market later than his contemporaries who did not seek training. Thus, although they may currently be in higher level jobs than the non-trainees, their lack of time in the job may put them at lower income levels. Another factor at work here is that the sample is biased towards Vietnam era veterans with higher levels of education at separation than the Vietnam era population in general. Since veterans among those with the most total education need training less than other veterans, they may enter the job market directly rather than entering a course of training. This group of veteran non-trainees would enter the job market at higher salaries than other Vietnam era veterans, accounting for the higher percentage of non-GI bill trainees in the over "$20,000" income range.

When Veterans Began Training

For veterans of the Vietnam era, Appendix D, Table 9 provides a breakdown of trainees by time from separation until the time they first entered training by educational level at separation. Overall only about 4.6 percent of the Vietnam era veterans say they began training before discharge from the service. Those veterans with some college or those who were college graduates had a significantly greater percentage entering training before discharge than did high school graduates; high school graduates in turn had a greater percentage entering training before discharge than did those with elementary or some high school training at separation. The same relationship exists for those beginning training within the first year after discharge. This latter group contained nearly 44 percent of all Vietnam era veteran-trainees.

For those beginning training from 1 to 2 years after their discharge, all had essentially the same percentage except those with some college, whose percentage was significantly lower. In the group who did not enter training until 4 or more years after discharge, those with elementary or some high school education at discharge had a significantly greater percentage than those with more education. Those who had 4 years of high school also had a significantly greater percentage than those with more education at separation.

In general, it appears that those with higher levels of education at separation from military service are more likely to begin training earlier than those with less education. This ties in directly with the next section, which is concerned with the time when veterans first became aware of benefits.

When Veterans First Became Aware of VA Benefits

Appendix D, Table 10 provides percentage distributions of various subgroups of veterans by the time they first became aware of VA educational assistance by period of service (post-Korean period only), by level of education at separation, and by race.

Overall, 62 percent of the veterans say they were aware of VA educational benefits before discharge. On the other hand nearly 10 percent said they were not aware of VA educational assistance even now.

Not surprisingly, there were significant differences between peacetime post-Korean conflict veterans and Vietnam era veterans in their responses. A significantly higher percentage of Vietnam era veterans than peacetime post-Korean veterans (71.5 percent vs. 36.5 percent) were aware of educational assistance before discharge. Correspondingly, post-Korean conflict veterans had significantly greater percentages who were unaware of benefits or who did not become aware until 12 months or more after their discharge.

In general the more education a veteran had at separation from the service, the earlier he was aware of benefits and, the earlier he began using his benefits. Those with some college or those who were college graduates at separation from the service showed higher percentages of veterans who were aware of benefits before discharge than did those with less total education at discharge. In turn, those who were high school graduates had a significantly higher percentage of those who became aware during the service than did those who were not high school graduates. Nearly 18 percent of those with only an elementary or some high school level education at separation claim they were unaware of educational assistance, significantly higher than all other groups.

With regard to race, there were no significant differences between the percentages for the subgroups by race as to the time when veterans in those subgroups first became aware of VA benefits.

Disability and Completion Rates for GI Bill Training

Nearly 61 percent of those with a service connected disability who used GI bill training completed that training or reached an intermediate goal, thus achieving the same completion rate as overall veteran-trainees.

Table 6.9 provides a comparison of the percentage distributions by degree of disability for those who completed training and those who did not complete training. There were no significant differences in the percentages between the two groups at any level of disability. Thus the degree of disability of veterans appears to have no effect on their ability to complete training and attain their educational objectives or other goals.

Table 6.9
Veterans Trained Under the GI Bill
Degree of Disability by Completion Status
(Percent)

Degree of Disability	Completed	Not Completed
0%	20.9	16.2
10-30	57.6	60.0
40-50	9.3	9.2
60-90	5.7	7.9
100	6.5	6.7
TOTAL	100.0	100.0

GI Bill Education & Training - Disabled Veterans

For the purposes of this section, period of service is partitioned into two groups: (1) all periods of service beginning with World War II, and (2) the Vietnam era, which includes veterans who served in the Korean period or in both the Korean and World War II periods in addition to having served during the Vietnam era. The discrepancy between the total count for Appendix D, Table 11 and the total count for Appendix D, Table 12 is attributable either to non-responses on certain questions, sampling error or error introduced by the weighting of sample values. It should also be noted that total counts are not exhaustive since there has been some attrition due to deaths and out-migrations. Other error is introduced by duplicate responses to survey questions, particularly the question on type of training, but also the question on combined degree of disability. Where veterans specified that they had pursued "college" as well as some other type of training, they were included in the "college" counts. The Vietnam era total of 306,000 disabled GI bill trainees, which is reported in Appendix D, Table 13, corresponds well within error bounds to VA published data.

The educational level which is reported is divided into seven categories: high school (9-12 years), college (13 or more years), flight, on-job, on-farm, correspondence, and other schools (vocational/technical, elementary, etc.). The combined degree of disability category is divided into 6 sub-categories: 0-20 percent, 30 percent, 40 percent, 50 percent, 60-90 percent, and 100 percent. No distinction can be made between those veterans rated 100 percent and those veterans rated 60-90 percent and paid at the 100 percent rate due to the factor of unemployability since the survey questionnaire provided for no such distinction.

Disabled Veterans Trained

The data of Appendix D, Table 11 provide a breakout by their last type of GI bill training of veterans by their status with respect to compensation claims. Of all GI bill trainees, it is estimated that 10 percent applied for compensation and were subsequently allowed their claim. Based on other survey data, it has been observed that about 47 percent of these veterans trained in college, 23 percent trained in other schools, and 14 percent trained on-the-job. The remaining 16 percent reported that they had last trained either in flight, farm, or correspondence courses (see Appendix D, Table 12). In comparison, of all GI bill trainees, 56 percent trained in college, 16 percent trained in other schools, and 13 percent trained on-the-job, while the remaining 15 percent pursued other courses. Statistically, these two distributions are essentially the same: that is, disabled veterans who have a compensation claim allowed and who use the GI bill do not tend to pursue certain types of GI bill training more often than veterans overall. Comparison between GI bill trainees whose compensation claim was allowed and those whose claim was denied yields a similar result. These

conclusions are not unexpected since 70.4 percent (Appendix D, Table 12) of all disabled veteran GI bill trainees who had a compensation claim allowed had combined disability ratings of less than 30 percent. For such a level of disability, the physical or mental impairment is expected to have little or no influence on the veteran's ability to train in a regular course of entitlement. As with other combined degrees of disability, sociodemographic factors are active.

Upon considering the partitioning by combined degree of disability of the categories of veteran GI bill trainees in Appendix D, Tables 12 and 13, it becomes apparent that there is no significant difference over all in the distributions of trainees and of Vietnam era veteran-trainees over the combined degree of disability categories. The same is true across the categories of type of training. It is to be concluded that Vietnam era veteran GI bill trainees are representative of the total.

It is reported in Appendix D, Table 13 that some 306,000 disabled Vietnam era veterans have trained under the GI bill. The majority (71.0 percent) of these individuals trained in college. This is a much higher figure than has been published from exact (non-sample) data (61.5 percent). The discrepancy is due primarily to duplicated counts introduced by multiple responses.

It may be noted from Appendix D, Table 13 that 73.2 percent of disabled Vietnam era veteran GI bill trainees had combined degree of disability ratings of less than 30 percent. This figure is comparable to the figure of 70.4 percent cited for veterans overall. However, the figure of 73.2 percent for Vietnam era veterans contrasts with the exact figure of 62.7 percent derived from non-sample data. The discrepancy is a result of the many sources of error inherent in the sample survey.

Irrespective of the category of combined degree, most disabled veteran GI bill trainees train in college.

Summary

Nearly two thirds of all veterans have used at least one of the VA benefits, and of these, 42 percent have used the education and training benefits. Except for World War II veterans the majority of veterans in each service period last trained at the college level. The survey estimates seem to overstate the percentage of trainees at the college level indicating a possible bias towards more highly educated veterans.

The major reasons given for not using the training programs available consist of a constellation of reasons which can be called "lack of interest", which includes a preference to work, having had enough training, being too old, and having never done well in school. Lack of money was of secondary importance in not training though for the post-Vietnam era group this was more important than for earlier veteran groups.

A small percentage of veterans say they were never aware of these benefits prior to separation from the service. Over all, the largest percentage of veterans, 44 percent, entered training within the first year after discharge. This was true to an even greater degree for those having higher levels of prior education at their time of separation.

Those veterans choosing to use VA education assistance had greater success in terms of increasing their educational level than those who trained at their own expense. This was true even though both groups started with the same general levels of education at time of separation.

World War II and Korean conflict veterans had a higher rate of completion of training than those veterans of the Post-Korean GI Bill. However, this latter group still has an opportunity to complete more training. Overall, about 61 percent of veterans not currently training had completed their training objectives. Completion rates of training were greatest for those in apprenticeship and flight training and least for those in correspondence training. Completion rates for blacks were lower than for whites, especially for the Vietnam era where only about 1-in-3 blacks completed their training.

Those veterans having compensable disabilities had essentially the same usage pattern relative to type of training as did veterans with no disabilities. In addition the disabled veterans had the same completion rates of training as those for non-disabled veteran trainees. The degree of disability experienced by a veteran had no bearing on his rate of completing his objective.

Veterans were generally satisfied with their VA educational assistance. They were most satisfied with the timeliness and accuracy of their benefit checks while least satisfied with career information. Blacks were less satisfied than whites in the assistance provided.

Chapter VII:

LOAN GUARANTY

27a. Have you ever had a VA home loan for a home you bought or built?	(113)	1 ☐ Yes — *Skip to question 28a* 2 ☐ No — *Skip to question 28c* 3 ☐ Never bought or built a home — *Go to question 27b*
b. What is the MAIN reason you have not bought a home? *Mark (X) one*	(114)	1 ☐ My income has not been sufficient 2 ☐ I do not desire to purchase a home 3 ☐ I live with relatives or friends 4 ☐ I could not get a loan 5 ☐ I do not have a sufficient down payment 6 ☐ Other — *Specify* _____ *Skip to question 33, on page 10*

Introduction

Questions 27a to 32c on the SOV-I questionnaire (Appendix B) relate to the Home Loan Guaranty program. Those items were asked of all veterans who indicated they had served on active duty after September 16, 1940. Appendix E contains a number of statistical tables derived from the survey results.

Use of VA Home Loans

Use of VA loans for homes purchased or built by veterans are shown in Table 7.1. The percentages in each column are based on the number that have purchased or built a home at some time. Over 23 million of the nearly 29 million veterans (at time of survey) have purchased or built a home. Overall, 38.2 percent of those that have bought or built a home have used a VA home loan.

Thirty-three percent of those buying or building used a VA loan to finance their first home, that 33.0 percent represents 86.5 percent of those that ever used a VA loan. Those veterans that indicated that they have used a VA loan at some time, but not for their first home, were asked about their current home. They accounted for an additional 11.3 percent of those using a VA home loan, or 4.3 percent of those ever purchasing or building. Slightly over 45 percent of the veteran population still live in the first home they purchased or built, but there is no way to determine how many of them had VA loans. Basically, the pattern is the same for a VA loan for the first home and for current home as it is for ever used a VA home loan.

An interesting pattern has developed in the use of VA home loans when the analysis is done by race. It can be seen in Table 7.1 that the percent of blacks using the home loan benefit has increased substantially for the more recent periods. There should be even more use of the benefit in the future as many more of the Vietnam era veterans will purchase a home. Although the percentage decrease from World War II to Vietnam is more than 6 percent for whites, it is not statistically significant. And, as suggested for black veterans, there will be more white veterans taking advantage of the benefit as they grow older.

Table 7.1
Percent of Veterans who Used a VA Home Loan
for a Home They Purchased or Built

	Period of Service			
	Total	Vietnam Only	Korean Only	WW II Only
Total	38.2	36.5	37.4	41.2
Whites	38.0	35.2	37.2	41.6
Blacks	42.8	58.4	38.7	37.8

Why Some Veterans Never Purchased a Home

Over 4 million veterans indicated that they had never purchased or built a home. Question 27b asked for the main reason a home was not bought. Complete detail is given in Appendix E, Tables 4 through 6, but a discussion of the major points follows.

For the total group, three reasons account for nearly three-fourths of those not buying a home. The largest number (33.9 percent) gave "do not desire to purchase a home" as the main reason. Following this 25.8 percent indicated "insufficient income" and 13.6 percent said they had an "insufficient down payment". When the results are analyzed by period of service the percentage who do not desire to own a home drops from 41.6 percent for World War II veterans to 29.4 percent for the Vietnam only group. There is a reversal of this trend when the insufficient income group is examined; the percentages for the World War II and Vietnam era veterans are 21.6 percent and 30.8 percent, respectively. The difference between the two groups (1.9 percent) on the insufficient down payment category is not significant.

The major points of interest when the analysis is done by race is for the Vietnam era veterans. Approximately 16 percent more of the black veterans report insufficient income than do the white veterans and approximately 13 percent fewer say they do not desire to own a home.

Did VA Home Loan Make Purchase Possible

Those that used a VA home loan in the purchase of their first home were asked if they would have been able to purchase a home without that benefit. For the total group, only 28 percent said it would have been possible to do so. The percentages by period of service for this response ranged from 14.8 percent for those serving in the Vietnam era, Korean conflict and World War II to 34.7 percent for those serving in Korea and World War II. Only 19.5 percent of those with a disability rate of 10 percent or more would have been able to buy a home without the benefit. When analyzed by race, 28.6 percent of the whites and 22.8 percent of the blacks would have been able to purchase a home.

Overall, 62.7 percent reported they would have had too low a down payment. This breaks down to 62.2 percent for whites and 69.2 percent for blacks. The percentages for both racial groups are higher for Vietnam era veterans but again this may be partially due to age and career stability. Complete detail can be found in Tables 7 through 10 of Appendix E.

The same analysis was done for those who reported a VA loan for their current home. Nearly 46 percent said they would have been able to purchase the home without the VA benefit. Correspondingly only 34 percent said they would have had too low a down payment. When ability to purchase their current home is examined by race, a larger percentage of black veterans (49.1 percent) than white veterans (45.3 percent) report they would have been able to purchase a home without the VA home loan. Those same groups report 27.0 percent and 34.1 percent respectively as not being able to purchase a home due to an insufficient down payment. It must be kept in mind that the base numbers for current home are small, and therefore the standard errors will be large. The current home analysis is based only on those that reported they had used a VA loan, but do not live in the first home purchased.

Again, complete details can be found in Tables 11 through 14 of Appendix E.

Reasons a VA Home Loan Not Used

Those people that did not use a VA loan for their first home or their current home were asked the main reason. The major reason reported for both the first and current home 24.1 percent and 26.8 percent, respectively, was that a VA loan was not needed. That response did not appear on the questionnaire, but was recoded from those who responded "other" and specified the reason. Another reason which was also recoded from those checking the other category on the questionnaire was "did not apply". There were still a significant number of people checking "other" that could not be recoded into a new category. It can also be assumed that one primary reason for not using a VA loan for the current home is that the need is less; that is, the purchaser of a second home can use his equity in the first home to make a substantial down payment.

For both first and current home, all periods of service, and the two principal racial groups, significant numbers of people responded to the categories:

1. Seller would not sell VA
2. Too long to process VA loan
3. Not eligible for a VA loan at the time of purchase
4. Not needed
5. Did not apply

There is no way to tell if those checking "not eligible at the time of purchase" bought their homes prior to service, believed they were ineligible or were unaware of the benefit when they purchased their home.

One figure of major interest is that overall, less than one percent of the veterans that applied for a VA loan said they were not able to get one.

The numbers and percentages are given in Tables 15 through 20 of Appendix E.

Other Methods Used to Finance A Home

Those veterans who did not use a VA loan for the purchase of their first or current home were asked how they did finance the home. The figures for all the breakdowns are shown in Appendix E; Tables 19-24 give the details for first home and current home respectively. Two cautions need to be mentioned in using those two series of tables. First, although only one method of financing was supposed to be checked, several people did indicate more than one method of financing. Therefore, the numbers and percentages in the body of the tables add to more than the total number and accumulate to more than 100 percent. Many of the multiple responses involved cash or personal loan in combination with one of the mortgage options. It appears that they may be indicating they made a cash down payment and a contracted mortgage loan. The second caution is that many of the base numbers are small, especially when looking at the tables for period of service, and racial data for purchase of current home. Standard errors are therefore large, and what appears to be a large difference may not be statistically significant.

As expected, the two most popular alternatives to a VA loan are the conventional and the FHA mortgages, with the conventional mortgage loan being used the most.

Attitude of Real Estate Salesperson Toward VA Loans

Question 29e asked about the veteran's dealings with the real estate salesperson in regards to obtaining a VA home loan.

Table 7.2 has been derived from Tables 25, 26, and 27 (which given complete data from question 29e) of Appendix E. This table was developed by using the sum of the weighted frequencies to five of the possible responses to that question as the base for the percentages. In other words those people that did not purchase through a real estate broker, gave multiple answers, or did not answer and were eliminated from the analysis for Table 7.2.

Over all periods of service, from World War II to the present inclusive, it can be seen that a VA home loan has not been discussed in many instances. When the data is examined by period of service, it is noted that the percentage of the time a VA loan was not discussed decreased considerably from World War II to the Vietnam era.

It is also noted that more blacks than whites have been encouraged to use a VA loan. Again, the change from the World War II period to the Vietnam era is much larger for blacks than it is for whites.

Table 7.2
Percent of Veterans Reporting Attitude
of Real Estate Broker Towards Use of a VA Loan
by Period of Service and Race

Salesman's Attitude	All Periods			Vietnam Only			World War II Only		
	TOTAL	White	Black	TOTAL	White	Black	TOTAL	White	Black
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Encourage	8.1	7.8	14.4	10.1	9.5	21.7	6.6	6.5	9.5
Discourage	5.5	5.5	5.0	10.1	10.5	0.0	3.6	3.4	7.1
Neutral	12.0	11.7	16.9	20.4	20.2	27.0	8.2	8.1	5.6
Seller Would Not Sell VA	8.0	7.9	8.8	13.9	13.4	27.0	5.5	5.6	3.2
VA Loan Not Discussed	66.4	67.1	54.9	45.5	46.4	24.3	76.3	76.4	74.6

As with some of the previous questions, the standard errors will be large, and also the 0.0 cell in Table 7.2 means only that none of the black veterans of the Vietnam era in the sample were discouraged by their salesman. It cannot be assumed that this would not occur in the population of black veterans.

Forced Sales and Foreclosures

Question 32a asked if the veteran had ever been forced to sell his home purchased with VA loan in order to avoid foreclosure, or if his home had ever been foreclosed. Slightly over 400,000 reported that such had been the case. The primary reason reported was "loss of job", and this was consistent across all periods of service. The percentages were 33.0 for all periods and 34.8 for Vietnam only. Approximately 20 percent reported "divorce or separation", and another 20 percent reported "reduced income" as the reason. Slightly over 15 percent of the total reported they did not realize how costly it was to operate and maintain a house; depending on the period of service the percentage for this reason ranged from 13 to 18 percent. The detailed table is in Appendix E, but it should be noted that many of the base numbers are too small to ensure the reliability of the data for some periods of service.

As a follow-up, those who responded "yes" to question 32a were asked if financial counseling would have helped. Of those expressing an opinion, 28.5 percent said yes, 39.8 percent said no, 22.2 percent did not know, and 1.4 percent said they had counseling. There were 8.1 percent that did not answer. Although more people indicated that financial counseling would not have helped, there is some feeling that financial counseling would help.

Only the total group (all periods of service from World War II to present) was used in this analysis.

In Tables 30 and 31 in Appendix E, it must be again noted that the zero cells indicate only that no one in the sample fit in those categories; there may very well be several people in the population that would have those characteristics.

Mobile Homes and Condominiums

The last data to be presented in this section deals with the number of veterans who have purchased a mobile home or a condominium.

Based on those that reported they had bought or built a home 10.8 percent have bought a mobile home and 2.1 percent have bought a condominium. When analyzed by race it is seen that most of the ones buying a mobile home or condominium are white. Only 2.4 percent of the blacks have purchased a mobile home, and only 0.5 percent have bought a condominium. See Tables 32 through 34 in Appendix E for more detail.

As a follow-up question, those who had purchased a mobile home were asked if they would have preferred to purchase a single family home. Overall, nearly 60 percent said they would have preferred to purchase a single family home. The corresponding percentage for Vietnam era only is 74 percent. Therefore, it can be assumed that most veterans buy mobile homes for economic or related reasons. The percentages within the bodies of the corresponding tables in Appendix E are based on the number purchasing a home. Those percentages showing preference for owning a single family home would be more representative if they were based only on those buying a mobile home.

Again, the caution in regards to the standard errors should be noted.

Summary

Over 23 million of the nearly 29 million veterans in 1977 had purchased or built a home. Approximately 38 percent of those that own or have owned a home in the past used a VA home loan. The percentage of blacks using a VA Home Loan has increased from 38 percent for World War II veterans to 58 percent for Vietnam era veterans.

Only 28 percent of the veterans indicated that they would have been able to purchase their first home without a VA loan. This increased to 46 percent for ability to purchase current home. Thus, there is a clear indication of the value of the home loan program in assisting veterans to purchase a home. The figures indicate that the Home Loan program, as intended, largely assisted in the acquisition of a first home; this may change based on liberalization of the law in 1974 which permits second loans for applicants in good standing.

The primary reason given for not owning a home was that the veteran "did not desire to own one". However, one out of four of those not owning a home indicated insufficient income as the reason.

Less than one percent of the veterans not using a VA loan had applied for one, but were refused. Considering this along with the 400,000, which is less than 5 percent, that reported forced sales or foreclosures indicates that the VA home loan program is not only helping the veterans, but is also operating in a financially sound manner.

Chapter VIII:

BURIAL BENEFITS

38. Your answers to the following questions will help the VA to plan for the burial needs for veterans in the coming decades. Please give your best current estimate of burial plans by responding to each question. a. What type of burial do you expect to have?	(151)	1 ☐ Cremation (columbarium) – *Skip to question 39* 2 ☐ Regular (underground) burial 3 ☐ Mausoleum (casket remains above ground) 4 ☐ Other – *Specify* ▶ _____ 5 ☐ Undecided *Go to question 38b*
b. Do you want to be buried in a national cemetery?	(152)	1 ☐ Yes 2 ☐ No 3 ☐ Undecided

Introduction

Four questions on the SOV-I questionnaire provided data relevant to benefits and programs administered by the Department of Memorial Affairs. Essentially, these relate to type of burial, effect of burial allowance, expected burial in a National Cemetery and use of the VA headstone and marker program. Those are the four parts of item 38 of the questionnaire in Appendix B of this report.

Type of Burial

Table 8.1 gives the percentage distribution for the type of burial expected for Vietnam era veterans and total veterans. As might be expected, the majority of veterans plans on either a regular underground burial or cremation. The category "other" includes such things as burial at sea, some American Indian Tribal rites, and a few extraordinary answers.

Table 8.1
Type of Burial Expected

	All Veterans	Vietnam Era Veterans
Number of Veterans (thousands)	28,853	7,879
Type of Burial	Percent	Percent
Regular ground burial	53.3	44.4
Cremation	23.9	28.0
Mausoleum	1.5	1.3
Other	1.1	1.3
Undecided	16.0	22.3
Unknown*	4.2	2.7

* Includes multiple answers and non-answers to question 38.

There are 16 percent of the total that indicate that they have not yet determined the type of burial desired and 22.3 percent of the Vietnam era veterans. It does seem reasonable to assume that those in the undecided category will be distributed in nearly the same manner as the other veterans. It is therefore projected that in the total population, approximately 67 percent of the 28.9 million veterans will have a regular underground burial, and that nearly 30 percent will be cremated. For Vietnam era veterans, the corresponding percentages are approximately 59 percent and 37 percent. It seems therefore, that more of the younger veterans plan on cremation, but they will of course be eligible for the same basic burial benefits.

Burial Plot Allowance

Question 38c was designed to measure the degree of veteran awareness of the $150 burial plot allowance benefit as well as the effect of that benefit on their burial plans. Table 8.2 gives the percentage distribution for the veteran population on that question. It appears that the $150 allowance has very little, if any, effect on burial plans.

Table 8.2
Change of Burial Plans
Due to $150 Plot Allowance

	All Veterans	Vietnam Era Veterans
Number of Veterans (thousands)	28,853	7,879
Type of Burial	Percent	Percent
Yes	1.2	0.9
No	41.0	28.9
Undecided	5.8	6.5
Unaware of Benefit	24.9	33.4
Did Not Answer	3.2	2.3
Not Applicable*	23.9	28.0

* The 23.9% and 28.0% in this category represents the veterans indicating they prefer cremation in the previous question. Although the questionnaire instructions indicated veterans planning cremation should not answer this question, many of them will be eligible for the benefit.

The fact that 24.9 percent of all veterans and 33.4 percent of the Vietnam era veterans reported that they were unaware of the benefit may be of some concern; however, the remainder of the veteran population indicates that very few would change their plans. Also, it is shown that most applications for the benefit originate with funeral directors. Therefore, most of the families of veterans will eventually become aware of the benefit, and will be given the opportunity to take advantage of it.

Burial in a National Cemetery

The percentage distributions of all veterans and Vietnam era veterans desiring burial in a National Cemetery is shown in Table 8.3

Table 8.3
Veterans Who Indicated a Desire for
Burial In a National Cemetery

	All Veterans	Vietnam Era Veterans
Number of Veterans (thousands)	29,941*	5,668*
Type of Burial	Percent	Percent
TOTAL	100.0	100.0
Yes	9.4	9.5
No	59.4	48.6
Undecided	28.7	39.9
Did Not Answer	2.5	2.0

* Those veterans indicating plans for cremation were not asked this question. They will be eligible for the benefit, and have been accounted for in the text.

The primary data of interest to the VA from Table 8.3 is an estimate of the number of veterans that plan on burial in a National Cemetery. Based on Table 8.3, it appears that 9.4 percent plan to be buried in a National Cemetery. That 9.4 percent however was based only on those that indicated they wanted an underground burial and since nearly 29 percent of the veterans were "undecided", a more reasonable estimate of the percentage might be

based on only those that responded either "Yes" or "No". If this is done, it is projected that 13.7 percent will desire a National Cemetery burial. Using the 13.7 percent estimate and the total veteran population as a base, it is projected that over 3.9 million veterans will choose burial in a National Cemetery.

A similar analysis for the Vietnam era veterans indicates that 16.4 percent of those will eventually desire burial in a National Cemetery. However, it must be noted that there is a shift from the "Undecided" to the "No" of about 11 percent when comparing the Vietnam era veterans with all veterans. Therefore, there may be a greater tendency for veterans to shift from the "Undecided" to "No" in a greater proportion than was assumed above. But it does seem reasonable that somewhere between 9.4 percent and 13.7 percent of the total veteran population will desire burial in a National Cemetery.

Table 1 of Appendix F contains the percentage distribution for veterans desiring burial in a National Cemetery by age. Row percentages are given by age for total and each response to the question, and column percentages are given by response to the question within each age group.

The major item to note in this table is that as age increases the percentage of "Undecided" decreases. Consequently, as that happens, the "Yes" and "No" percentages both increase.

The percentage distribution for veterans desiring burial in a National Cemetery by personal income in 1976 is shown in Table 2, Appendix F. The purpose of this breakdown by income was to determine if there is a tendency for low income veterans to desire burial in a National Cemetery. If only the row labeled "Yes" is examined, it might be concluded that the reverse is true. However, both the "Total" row and the "Yes" row need to be examined together. When this is done, there are two groups of interest, those reporting income of $5,000 and under and those reporting income from $10,001 to $15,000. Veterans with incomes under $5,000 account for only 9 percent of all veterans but they account for 12.5 percent of those responding "Yes". The other group has 19.2 percent of all veterans, but only has 15.4 percent of those who responded "Yes". The differences are not statistically significant in either of these two instances.

Caution should be exercised in using the data in this table as it may be somewhat unreliable due to the large percentage of "Undecided" responses in each income group and also because of the large percentage with "Unknown" incomes.

Headstones and Markers

The percentage distributions of all veterans and of Vietnam era veterans relating to their desire for VA supplied headstones and markers are shown in Table 8.4

Table 8.4
Percent of Veterans
Desiring a Headstone or Marker
Furnished by the VA

	TOTAL	Total Vietnam
Number of Veterans (thousands)	21,941*	5,668*
Type of Burial	Percent	Percent
TOTAL	100.0	100.0
Yes	37.2	29.3
No	18.6	16.5
Undecided	17.1	18.9
Not Aware of Benefit	24.8	33.4
Did Not Answer	2.3	1.8

* Those veterans indicating plans for cremation were not asked this question. They will be eligible for the benefit, and have been accounted for in the text.

Except for the "Yes" and "Not Aware of Benefit" categories the distribution for Vietnam era veterans is quite similar to that for all veterans. An examination of Table 3 of Appendix F, which contains the above information by age group, indicates that the shift in responses from "Not Aware of Benefit" to "Yes" increases with age.

Overall, nearly 42 percent of all veterans were "Undecided" or "Not Aware of Benefit". Considering only those that were aware and who had made a decision, (i.e., those that answered either "Yes" or "No"), 67 percent desire the benefit. Assuming that the undecided, the unaware, and those indicating cremation will desire the benefit in the same proportion, there could be over 19 million in the population who will use the benefit.

Perhaps there should be some concern about the large number of veterans who are unaware of the benefit. However, in many instances, a deceased veteran's family will learn of the benefit from funeral directors, service organizations, or some other source.

Table 4 of Appendix F gives the same information in regards to use of the benefit by personal income. If comparisons are made between the percentages of veterans in specific income groups in the total population and the corresponding group for those who responded "Yes", there does appear to be a trend for the lower income group to anticipate using the benefit. None of the differences in percentages were significant however. As in Table 2, Appendix F, it is difficult to draw hard conclusions from Table 4, Appendix F due to the large number of "Undecided", "Unaware", and "Unknown" income.

Summary

Most veterans, (53.3 percent) as anyone would expect, plan on a regular underground burial, with an additional large percentage (23.9 percent) planning to be cremated. The percentage of veterans changing their burial plans due to the $150 plot allowance is very small, but one out of three indicated they were "Not Aware of Benefit".

By making assumptions about those veterans who indicated they were "Undecided" about burial in a National Cemetery, it can be projected that nearly 4 million veterans would elect a National Cemetery gravesite. Similarly, it is projected that approximately 19 million veterans may be expected to receive VA supplied headstones or markers.

APPENDIX A
SOURCE AND RELIABILITY OF DATA

Source of Data: The estimates in this report are based on data obtained in the 1977 Survey of Veterans (SOV I). The selected sample for SOV I consisted of those male veterans identified from the retiring Current Population Survey (CPS) rotation groups in the September 1976 through March 1977 ("A" and "C" sample (A35/C19), rotations 3-8 and A36/C20, rotation 1). Initially the questionnaire was mailed to each of about 15,000 male veterans so identified from CPS, with the second questionnaire being sent by certified mail to nonresponse cases. At the end of the mail phase, a subsample of 1,624 cases out of about 4,000 nonrespondents were chosen for personal visit follow-up. Of the 1,624 cases, 827 personal interviews were completed.

The monthly CPS deals mainly with labor force data for the civilian noninstitutional population. Questions relating to labor force participation are asked about each member 14 years old and older in each sample household. The CPS sample is spread over 461 areas with coverage in each of the 50 States and the District of Columbia. Approximately 47,000 occupied households are eligible for interview each month. Of this number, 2,000 occupied units, on the average, are visited but interviews are not obtained because the occupants are not found at home after repeated calls or are unavailable for some other reason. In addition to the 47,000, there are also about 8,000 sample units in an average month which are visited but are found to be vacant or otherwise not to be interviewed.

The estimation procedure used for the CPS data involves the inflation of weighted sample results to independent estimates of the civilian noninstitutional population of the United States by age, race, and sex. These independent estimates are based on statistics from decennial censuses; statistics on births, deaths, immigration, and emigration; and statistics on the strength of the Armed Forces.

The estimates procedure used for the SOV I data involves adjustments of the CPS weights. First, the CPS weights are inflated to reflect that the SOV I sample was seven-eights of one CPS national sample. Then they are adjusted for nonresponse cases. Finally, the results are inflated to independent male noninstitutional veteran population counts provided by the Veterans Administration.

Reliability of the Estimates: Since the estimates in this report are based on a sample, they may differ somewhat from the figures that would have been obtained if a complete census had been taken using the same questionnaires, instructions and enumerators. There are two types of errors possible in an estimate based on a sample survey--sampling and nonsampling. The standard errors provided for this report primarily indicate the magnitude of sampling error. They also partially measure the effect of some nonsampling errors in response and enumeration, but do not measure any systematic biases in the data. The full extent of nonsampling error is unknown. Consequently, particular care should be exercised in the interpretation of figures based on a relatively small number of cases or on small differences between estimates.

Nonsampling Variability: Nonsampling errors can be attributed to many sources, e.g., inability to obtain information about all cases in the sample, definitional difficulties, differences in the interpretaion of questions, inability or unwillingness to provide correct information on the part of respondents, inability to recall information, errors made in collection such as in recoding or coding the data, errors made in processing the data, errors made in estimating values for missing data, and failure to represent all units with the sample (undercoverage).

Undercoverage in the CPS results from missed housing units and missed persons within sample households. Overall undercoverage, as compared to the level of the decennial census, is about 5 percent. It is known that CPS undercoverage varies with age, sex, and race. Generally, undercoverage is larger for males than for females and larger for Blacks and other races than for Whites. Ratio estimation to independent age-sex-race population controls, as described previously, partially corrects for the bias due to survey undercoverage. However, biases exist in the estimates to the extent that missed persons in missed households or missed persons in interviewed households have different characteristics than interviewed persons in the same age-sex-race group. Further, the independent population controls used for CPS have not been adjusted for undercoverage in the 1970 census, which was estimated at 2.5 percent of the population, with similar undercoverage differentials by age, sex, and race as in CPS.

The approximate magnitude of two sources of undercoverage of housing units is known. Of the 83 million housing units in the U.S. about 600,000 new construction housing units other than mobile homes are not represented in the CPS sample because they were assigned building permits prior to January 1970, but building was not completed by the time of the census, (i.e., April 1970). Almost all conventional new construction, for which bulding permits were issued after 1969, is represented. About 290,000 occupied mobile homes are not represented in CPS; these units were either missed in the census or have been built or occupied since the census. These estimates of missed units are relevant to the present sample only and not to earlier designs where the extent of undercoverage was generally less. The extent of other sources of undercoverage of housing units is unknown but believed to be small.

After ratio estimation to independent population counts, the sample estimates of veterans by service period differed from independent counts available from the Veterans Administration. These deviations may have been due to sampling variability, response errors in the survey in reporting service period, and residual errors in service period data after ratio estimation to independent population counts. The sample estimates generally showed much higher estimates than the independent counts for male veterans 35 years of age and older who served in Vietnam only, or who served in Vietnam and at least one other war.

The sample estimates were generally much lower than the independent counts for male veterans serving in World War I only, World War II only, Korea only, or for men under 35 years of age who served during or after Vietnam. The sample estimates were ratio estimated, in a final stage of estimation, to agree with the independent age-service period population counts available from the Veterans Administration.

Sampling Variability: The standard errors given in the following tables are primarily measures of sampling variability, that is, of the variations that occurred by chance because a sample rather than the whole of the population was surveyed. The sample estimate and its estimated standard error enable one to construct confidence intervals, ranges that would include the average result of all possible samples with a known probability. For example, if all possible samples were selected, each of these surveyed under essentially the same general conditions and using the same sample design, and an estimate and its estimated standard error were calculated from each sample, then:

1. Approximately 68 percent of the intervals from one standard error below the estimate to one standard error above the estimate would include the average result of all possible samples.

2. Approximately 90 percent of the intervals from 1.6 standard errors below the estimate to 1.6 standard errors above the estimate would include the average result of all possible samples.

3. Approximately 95 percent of the intervals from 2 standard errors below the estimate to 2 standard errors above the estimate would include the average result of all possible samples.

The average estimate derived from all possible samples is or is not contained in any particular computed interval. However, for a particular sample, one can say with a specified confidence that the average estimate derived from all possible samples is included in the confidence interval.

Comparability With Other Data: Caution should be used in comparing estimates from SOV I with other surveys. Data obtained from SOV I and other surveys are not entirely comparable. This is due in large part to differences in survey objectives, month of interview, conditioning of respondents, mode of interview and interviewer experience. This is an additional component of error not reflected in the standard error tables.

Note When Using Small Estimates: Caution should be used when summary measures (such as means and percent distributions) are computed on a small base. Because of the large standard errors involved, there is little chance that summary measures would reveal useful information when computed on a small base.

Particular care should also be exercised when estimates of post Vietnam veterans are used because of the small number of sample cases obtained from the survey. There is little chance that useful information would be revealed by the post Vietnam estimates.

Standard Error Tables and Their Use: In order to derive standard errors that would be applicable to a large number of estimates and could be prepared at a moderate cost, a number of approximations were required. Therefore, instead of providing an individual standard error for each estimate, generalized sets of standard errors are provided for the characteristics. As a result, the sets of standard errors provided give an indication of the order of magnitude of the standard error of an estimate rather than the precise standard error.

The figures in Tables 2 and 3 provide approximations to standard errors of estimated numbers and estimated percentages. Standard errors for intermediate values not shown in the generalized tables of standard errors may be appromimated by linear interpolation.

Two parameters (denoted "a" and "b") are used to calculate standard errors for each service period; they are presented in Table 1. These parameters were used to calculate the standard errors in Tables 2 and 3. They also may be used to directly calculate the standard errors for estimated numbers and percentages. Methods for direct computation are given in the following section.

Standard Errors of Estimated Numbers: The approximate standard error, σ_x, of an estimated number can be obtained in two ways. It may be obtained by interpolation from Table 2. Alternatively, standard errors may be approximated by formula (1), from which the standard errors were calculated in Table 2. Use of this formula will provide more accurate results than use of interpolation.

$$\sigma_x = \sqrt{ax^2 + bx} \qquad (1)$$

Here x is the size of the estimate and a and b are the parameters in Table 1.

Illustration of the Computation of the Standard Error of an Estimated Number: Suppose that the sample shows there were 2,713,000 Vietnam veterans who visited a VA clinic in the past 12 months. Table 2 shows the standard error on an estimate of this size to be approximately 65,900. Alternatively, using the parameters from Table 1 and formula (1), the approximate standard error on an estimate of 2,713,000 is

$$\sigma_x \doteq \sqrt{-0.000358\ (2{,}713{,}000)^2 + 2635\ (2{,}713{,}000)} \doteq 67{,}200$$

The 68 percent confidence interval as shown by these data is from 2,645,800 to 2,780,200 (2,713,000 ± 67,200).

Therefore, a conclusion that the average estimate derived from all possible samples lies within a range computed in this way would be correct for roughly 68 percent of all possible samples. Similarly, we could conclude that the average estimate derived from all possible samples lies within the interval from 2,578,600 to 2,847,400 (using twice the standard error) with 95 percent confidence.

Standard Errors of Estimated Percentages: The reliability of an estimated percentage, computed using sample data for both numerator and denominator, depends on both the size of the percentage and the size of the total upon which this percentage is based. Estimated percentages are relatively more reliable than the corresponding estimates of the numerators of the percentages, particularly if the percentages are 50 percent or more. When the numerator and denominator of the percentage are in different categories, use the factor or parameters indicated by the numerator.

The approximate standard error of a percentage estimate, $\sigma_{(y,p)}$, can be computed in two ways. It may be obtained using formula (2).

$$\sigma_{(y,p)} = \sqrt{\frac{b}{y} \cdot p\,(100 - p)} \qquad (2)$$

Here y is the size of the subclass of veterans which is the base of the percentage, p is the percentage ($0 \leq p \leq 100$), and b is the parameter from Table 1. Alternatively, standard errors may be approximated by interpolation from Table 3. The standard errors in Table 3 were computed using formula (2). Direct computation of the standard errors using formula (2) will give more accurate results than use of the standard error table.

Illustration of the Computation of the Standard Error of a Percentage: Suppose that the sample shows that, of the 4,247,000 Korean veterans, 3,881,800 or 91.4 percent were employed. From interpolation in Table 3, the standard error of 91.4 percent on a base of 4,247,000 is approximately 0.8 percent. Alternatively, using formula (2), the standard error on the estimated 91.4 percent is

$$\sigma_{(y,p)} = \sqrt{\frac{2635}{4,247,000}\,(91.4)(100 - 91.4)} \doteq 0.7 \text{ percent}$$

Consequently, the 68 percent confidence interval is from 90.7 to 92.1 percent, and the 95 percent confidence interval is from 90.0 to 92.8 percent.

Standard Error of a Difference: For a difference between two sample estimates, the standard error is approximately equal to

$$\sigma_{(x-y)} = \sqrt{\sigma_x^2 + \sigma_y^2} \qquad (3)$$

where σ_x and σ_y are the standard errors of the estimates x and y; the estimates can be of numbers, percents, ratios, etc. This will represent the actual standard error quite accurately for the difference between two estimates of the same characteristic in two different areas, or for the difference between separate and uncorrelated characteristics in the same area. If, however, there is a high positive correlation between the two characteristics, the formula will overestimate the true standard error.

Illustration of the Computation of the Standard Error of a Difference: Suppose that the sample shows there were 4,562,000 employed Vietnam veterans. The apparent difference between employed Korean veterans and employed Vietnam veterans is 680,200. Using formula (1) and the parameters from Table 1, the approximate standard error (σ_x) for employed Korean veterans is 29,500; and the approximate standard error (σ_y) for employed Vietnam veterans is 67,600. Therefore, using formula (3), the standard error of the estimated difference of 680,200 is about

$$\sqrt{(29,500)^2 + (67,600)^2} \doteq 73,800$$

This means the 68 percent confidence interval for the difference is from 606,400 to 754,000. A conclusion that the average estimated difference, derived from all possible samples, lies within the range computed in this manner would be correct for roughly 68 percent of all samples. The corresponding 95 percent confidence interval for the difference is from 532,600 to 827,800. Thus, we can conclude with 95 percent confidence that there is a difference between the number of employed Korean veterans and employed Vietnam veterans.

Standard Error of a Median: The sampling variability of an estimated median depends upon the form of the distribution as well as the size of its base. An approximate method for measuring the reliability of a median is to determine an interval about the estimated median, such that there is a stated degree of confidence that the median based on all possible samples lies within the interval. The following procedure may be used to estimate the 68 percent confidence interval of a median based on sample data.

(1) Determine, using the standard error tables or formula (2), the standard error of the estimate of 50 percent from the distribution.

(2) Add to and subtract from 50 percent the standard error determined in step (1).

(3) Using the distribution of the characteristic, calculate the confidence interval corresponding to the two points established in step (2).

A 95 percent confidence interval may be determined by finding the values corresponding to 50 percent plus and minus twice the standard error determined in step (1).

Illustration of the Computation of a Confidence Interval for a Median: Suppose that income for all male veterans who reported income is distributed as shown in the table below, and the estimated median income is $13,104.

	Male Veterans	
	Number (Thousands)	Percent Distribution
TOTAL	22,414	100.0%
None or Loss	1,035	4.6
Less than $5,000	2,669	11.9
$5,000 to $9,999	4,142	18.5
$10,000 to $14,999	5,413	24.2
$15,000 to $19,999	4,636	20.7
$20,000 to $29,999	3,031	13.5
$30,000 or Over	1,488	6.6

(1) Using formula (2), the standard error of 50 percent on a base of 22,414,000 is about 0.5 percent.

(2) To obtain a 95 percent confidence interval on an estimated median, add to and subtract from 50 percent twice the standard error found in step (1). This yields percent limits of 49.0 and 51.0.

(3) The closest percentage corresponding to limits 49.0 and 51.0 available from the above distribution are 40.8 and 65.0 (column 3), respectively. From column 2, it can be seen that 14,568,000 veterans have income of at least $10,000 and 9,155,000 veterans have income of at least $15,000. By linear interpolation, the lower and upper limits of the 95 percent confidence interval for the median are calculated to be $12,898 and $13,312 as follows:

$$\frac{14,568,000 - (0.510)(22,414,000)}{14,568,000 - 9,155,000} (15,000 - 10,000) + 10,000 = \$12,898$$

$$\frac{14,568,000 - (0.490)(22,414,000)}{14,568,000 - 9,155,000} (15,000 - 10,000) + 10,000 = \$13,312$$

A conclusion that the average estimated median income, derived from all possible samples, lies within this range would be correct for roughly 95 percent of all samples.

Table 1
Parameters for Survey of Veterans I

All Characteristics	a	b
Total veterans	-0.000092	2635
Vietnam era	-0.000358	2635
Vietnam & Korea	-0.008447	2635
Vietnam, Korea & World War II	-0.013046	2635
Korean conflict	-0.000621	2635
Korea & World War II	-0.002641	2635
World War II	-0.000228	2635
World War I	-0.003468	2635
Post-Vietnam	-0.026095	3627
Between Korea & Vietnam	-0.000890	2635
Between World War II & Korea	0.000026	2635
Between World War I & World War II	0.000026	2635

Table 2
Standard Errors of Estimated Numbers for
Survey of Veterans I

	Standard Error											
Size of Estimate	Vietnam	Vietnam and Korea	Vietnam Korea & WW II	Korea	Korea and WW II	WW II	WW I	Post-Vietnam	Between Korea & Vietnam	Between WW II & Korea	Between WW I & WW II	TOTAL
5,000	3,600	3,600	3,600	3,600	3,600	3,600	3,600	4,200	3,600	3,600	3,600	3,600
7,500	4,400	4,400	4,400	4,400	4,400	4,400	4,400	5,100	4,400	4,400	4,400	4,400
10,000	5,100	5,100	5,000	5,100	5,100	5,100	5,100	5,800	5,100	5,100	5,100	5,100
25,000	8,100	7,800	7,600	8,100	8,000	8,100	8,000	8,600	8,100	8,100	8,100	8,100
50,000	11,400	10,500	10,000	11,400	11,200	11,500	11,100	10,800	11,400	11,500	11,500	11,500
75,000	14,000	12,300	11,100	13,900	13,500	14,000	13,300	11,200	13,900	14,100	14,100	14,000
100,000	16,100	13,400	11,500	16,000	15,400	16,200	15,100	10,100	16,000	16,200	16,200	16,200
250,000	25,200	11,400		24,900	22,200	25,400	21,000		24,600	25,600	25,600	25,600
500,000	35,000			34,100	25,600	35,500	21,000		33,100	36,200	36,200	36,000
750,000	42,000			40,300	22,200	43,000	5,000		38,400	44,300	44,300	43,900
1,000,000	47,700			44,900		49,100			41,800	51,100	51,100	50,400
2,500,000	66,000			52,000		71,900			32,000	80,200	80,200	77,500
5,000,000	65,000					86,500				111,900	111,900	104,300
10,000,000						59,600						131,000
15,000,000												91,500

Table 3
Standard Errors of Estimated
Percentages for Survey of Veterans I

Base of Estimated Percentage (thousands)	Estimated Percentage					
	1 or 99	2 or 98	5 or 95	10 or 90	25 or 75	50
10	5.1	7.2	11.2	15.4	22.2	25.7
25	3.2	4.5	7.1	9.7	14.1	16.2
50	2.3	3.2	5.0	6.9	9.9	11.5
75	1.9	2.6	4.1	5.6	8.1	9.4
100	1.6	2.3	3.5	4.9	7.0	8.1
250	1.0	1.4	2.2	3.1	4.4	5.1
500	0.7	1.0	1.6	2.2	3.1	3.6
750	0.6	0.8	1.3	1.8	2.6	3.0
1,000	0.5	0.7	1.1	1.5	2.2	2.6
5,000	0.2	0.3	0.5	0.7	1.0	1.1
10,000	0.2	0.2	0.4	0.5	0.7	0.8
25,000	0.10	0.14	0.2	0.3	0.4	0.5
50,000	0.07	0.10	0.2	0.2	0.3	0.4

NOTE: Multiply the above standard errors by 1.17 for the Veterans of the Post-Vietnam era.

Form Approved: O.M.B. No. 76-S76007

FORM SOV-1
(9-30-77)

U.S. DEPARTMENT OF COMMERCE
BUREAU OF THE CENSUS

SURVEY OF VETERANS

NOTICE – Your report to the Bureau of the Census is confidential by law (title 13, U.S. Code). It may be seen only by sworn Census employees and may be used only for statistical purposes.

FOR OFFICE USE ONLY
(001)

Please answer each question as accurately as possible. If you do not have exact information, enter your best estimate. If you cannot recall some of the information asked for and have no records from which to obtain it, write "Don't know" in the answer space. ANSWER EVERY QUESTION, unless the instructions tell you to skip to another question.

1. What is your date of birth?

(002) Month | Day | Year

2. What is your present marital status?

(003)
1 ☐ Married
2 ☐ Widowed
3 ☐ Divorced
4 ☐ Separated
Go to question 3
5 ☐ Never married – *Skip to question 4*

3. Were you unmarried at any time during 1976?

(004)
1 ☐ Yes
2 ☐ No

4. How many dependents do you have counting yourself (and wife, if married)?

(005) _____ Number of dependents

5. Are you a veteran of active duty military service in the armed forces of the United States?

(006)
1 ☐ Yes – *Go to question 6*
2 ☐ No – *Skip to question 39, on page 12*

6. What periods did you serve on active duty in the U.S. Armed Forces?

If your service was in a National Guard or Military Reserve Unit, include only the time you were called up for active duty.

Enter the dates for all periods in which you served on active duty.

	FROM			TO		
	Month	Day	Year	Month	Day	Year
(007)						
(008)						
(009)						
(010)						

7. In what manner were you LAST released from active duty in the armed forces?

(011)
1 ☐ Medical or disability release
2 ☐ Military retirement for disability
3 ☐ Military retirement for length of service (20 or more years)
4 ☐ Discharge (not medical) with less than 20 years of service

8a. Have you ever APPLIED to the Veterans Administration for SERVICE-CONNECTED DISABILITY COMPENSATION?	(012)	1 ☐ Yes – Claim allowed – *Go to question 8b* 2 ☐ Yes – Claim denied 3 ☐ Yes – Claim pending } *Skip to question 9a* 4 ☐ No
b. What is your current disability rating?	(013)	_____Percent 0 ☐ Zero percent
9a. Have you ever APPLIED to the Veterans Administration for a PENSION (not service connected)?	(014)	1 ☐ Yes – Claim allowed – *Go to question 9b* 2 ☐ Yes – Claim denied 3 ☐ Yes – Claim pending } *Skip to question 10* 4 ☐ No
b. Are you currently receiving a pension from the VA?	(015)	1 ☐ Yes 2 ☐ No
10. Do you NOW receive DISABILITY payments under Social Security? (Do not count Social Security payments based on age.) *Mark "No" if over 65 years old.*	(016)	1 ☐ Yes 2 ☐ No
11a. Are you now covered by any health insurance or health maintenance plans?	(017)	1 ☐ Yes – *Go to question 11b* 2 ☐ No – *Skip to question 12a*
b. In what plan(s) are you enrolled? *Mark (X) all that apply.* *If you marked "Private insurance" in 11b, answer 11c through 11e, otherwise, skip to 12a.*	(018) *	1 ☐ Private insurance (Blue Cross, Aetna, etc.) 2 ☐ Medicare Part A (hospital) 3 ☐ Medicare Part B (doctor) 4 ☐ Medicaid (public program providing medical assistance to persons in need) 5 ☐ CHAMPUS 6 ☐ Other – *Specify* _____
c. Does your private health insurance plan pay AT LEAST part of a hospital bill?	(019)	1 ☐ Yes – For myself only 2 ☐ Yes – For myself and family } *Go to question 11d* 3 ☐ No 4 ☐ Do not have private insurance – *Skip to question 12a*
d. Does your private health insurance plan pay AT LEAST part of a doctor's or surgeon's bill while in the hospital?	(020)	1 ☐ Yes – For myself only 2 ☐ Yes – For myself and family 3 ☐ No
e. Does your private health insurance plan pay AT LEAST part of a doctor's bill for office visits or home-call expenses?	(021)	1 ☐ Yes – For myself only 2 ☐ Yes – For myself and family 3 ☐ No
12a. Do you REGULARLY receive your medical care free or at reduced rates?	(022)	1 ☐ Yes – *Go to question 12b* 2 ☐ No – *Skip to question 13*
b. Where do you receive this care? *Mark (X) all that apply.*	(023) *	1 ☐ VA medical facility 2 ☐ DOD medical facility 3 ☐ Public clinic 4 ☐ Company clinic 5 ☐ Private doctor or hospital 6 ☐ Other – *Specify* _____

FORM SOV-1 (9-20-77)

P3

13. Have you ever stayed overnight as a patient in a VA hospital since you were last released from active duty?

(024) 1 ☐ Yes
2 ☐ No

14a. In the past 12 months, did you stay overnight or longer as a patient in ANY hospital?

(025) 1 ☐ Yes
2 ☐ No — *Skip to question 15*

Indicate the type of hospital and length of the stay for each time you were hospitalized in the past 12 months.

Time	Type of hospital		Number of days
	VA	Other	
(026)* 1st	1 ☐	2 ☐	
(027)* 2nd	1 ☐	2 ☐	
(028)* 3rd	1 ☐	2 ☐	
(029)* 4th	1 ☐	2 ☐	
(030)* 5th	1 ☐	2 ☐	
(031)* 6th	1 ☐	2 ☐	

If ALL stays were in VA hospitals, go to 15.

b. If any of these stays were in a non-VA hospital, what was the MAIN reason you didn't use a VA hospital for treatment?
Mark (X) one

(032)
1 ☐ Lived too far from VA hospital
2 ☐ Prefer non-VA hospital care
3 ☐ Have adequate hospitalization or sick benefits
4 ☐ Am not entitled to VA hospital care
5 ☐ Other — *Specify* _____

15. Since you were last released from active duty, have you ever gone to a VA medical facility for treatment NOT COUNTING overnight hospital stays?

(033) 1 ☐ Yes
2 ☐ No

16a. Did you go to ANY physician or medical facility for treatment in the past 12 months (not counting overnight hospital stays)?

(034) 1 ☐ Yes — *Go to question 16b*
2 ☐ No — *Skip to question 17a, page 4*

b. How many visits were made in the past 12 months to each of the following facilities?
Enter number of visits or mark (X) "None" for EACH type of facility.

(1) VA Clinic	(035)	_____ Visits 0 ☐ None
(2) Private physician at VA expense	(036)	_____ Visits 0 ☐ None
(3) To a doctor, hospital emergency ward, or other medical facility at your own expense or covered by insurance	(037)	_____ Visits 0 ☐ None
(4) Public or free clinic	(038)	_____ Visits 0 ☐ None
(5) Other — Specify _____	(039)	_____ Visits 0 ☐ None

FORM SOV-1 (9-20-77)

16c. Indicate which of the problems listed below caused you to make one or more outpatient visits in the past 12 months.
Mark (X) the type of visit in columns (a)–(d).
Mark as many as appropriate.

		VA Clinic (a)	Private physician at VA expense (b)	Private physician at personal expense or covered by insurance (c)	Other, not at personal expense (as public or free clinic) (d)
(1) Accident	040	1 ☐	2 ☐	3 ☐	4 ☐
(2) High blood pressure	041	1 ☐	2 ☐	3 ☐	4 ☐
(3) Lung trouble	042	1 ☐	2 ☐	3 ☐	4 ☐
(4) Cancer	043	1 ☐	2 ☐	3 ☐	4 ☐
(5) Heart trouble	044	1 ☐	2 ☐	3 ☐	4 ☐
(6) Stroke	045	1 ☐	2 ☐	3 ☐	4 ☐
(7) Kidney or bladder trouble	046	1 ☐	2 ☐	3 ☐	4 ☐
(8) Arthritis or rheumatism	047	1 ☐	2 ☐	3 ☐	4 ☐
(9) Mental or emotional problems	048	1 ☐	2 ☐	3 ☐	4 ☐
(10) Diabetes	049	1 ☐	2 ☐	3 ☐	4 ☐
(11) Stomach or digestive disorder	050	1 ☐	2 ☐	3 ☐	4 ☐
(12) Examination or inoculation	051	1 ☐	2 ☐	3 ☐	4 ☐
(13) Any/All other conditions	052	1 ☐	2 ☐	3 ☐	4 ☐

17a. Did you obtain any dental care during the past 12 months?
If "Yes," – Where?
If "No," – Do you need dental care?

053 *

1 ☐ Yes – Where? → 5 ☐ VA clinic – *Skip to 18a*
6 ☐ Private dentist at VA expense
7 ☐ Private dentist at own expense
8 ☐ Other – *Specify* _____
Go to question 17b

2 ☐ No
3 ☐ Do not need dental care
4 ☐ Need dental care
Go to question 17b

b. Have you ever obtained dental care from a VA facility since you were last released from active duty?

054
1 ☐ Yes
2 ☐ No

18a. Did you purchase or receive government food stamps at any time during 1976?

055
1 ☐ Yes – *Go to question 18b*
2 ☐ No – *Skip to question 19a*

b. In how many months during 1976 were these food stamps purchased or received?

056
_____ Months

19a. What is the current face amount of all life insurance policies that you have including G.I. life insurance?

057
$ _____ .
0 ☐ None

b. Did you have a G.I. life insurance policy in effect at any time during the past 12 months?

058
1 ☐ Yes – What is the face amount?
2 ☐ No

059
$ _____ .

FORM 90V-1 (9-20-77)

P4

20. In 1976, how much did you (and your wife, if married) each receive from each of the sources listed below?
Enter the total amount in dollars of income received in 1976 from EACH source before taxes and deductions for yourself and your wife. Mark (X) "None" if no income was received from the particular source – do not leave any item blank. Your W-2 Income Tax Withholding Statement should help you answer these questions. If you are not sure of the total amount received for the year, but do know the weekly or monthly amount, multiply this amount by the total number of weeks or months in which the income was received. Enter this total in the appropriate space.

	Amount received in 1976 by –	
	You	Wife
a. Earned income		
(1) Wages, salary, tips, bonuses, and commissions (include Armed Forces pay)	(060) $ _____ .00 ○ None	(071) $ _____ .00 ○ None
(2) Net income from your own business, professional practice, partnership, farm, or ranch	(061) $ _____ .00 ○ None	(072) $ _____ .00 ○ None
b. VA payments		
(1) Disability compensation	(062) $ _____ .00 ○ None	(073) $ _____ .00 ○ None
(2) Pension	(063) $ _____ .00 ○ None	(074) $ _____ .00 ○ None
(3) Educational assistance	(064) $ _____ .00 ○ None	(075) $ _____ .00 ○ None
c. Social Security (green check)	(065) $ _____ .00 ○ None	(076) $ _____ .00 ○ None
d. Railroad Retirement payments	(066) $ _____ .00 ○ None	(077) $ _____ .00 ○ None
e. Other retirement (Government employee, Armed Forces, private pensions, or annuities, etc.)	(067) $ _____ .00 ○ None	(078) $ _____ .00 ○ None
f. Welfare payment or other public assistance including Supplemental Security Income (SSI) (gold check)	(068) $ _____ .00 ○ None	(079) $ _____ .00 ○ None
g. Unemployment insurance	(069) $ _____ .00 ○ None	(080) $ _____ .00 ○ None
h. All other income (estates, trusts, dividends, interest, net rental income, Workmen's Compensation, etc.)	(070) $ _____ .00 ○ None	(081) $ _____ .00 ○ None

FORM SOV-1 (9-20-77)

P5

21a. Is money withheld from your salary for F.I.C.A. (Social Security)? (Include self-employment tax paid to F.I.C.A.)

(082)
1 ☐ Yes
2 ☐ No
3 ☐ Don't know
} *Go to question 21b*
4 ☐ Not employed — *Skip to question 22a*

b. Does your present employer have a retirement program (other than Social Security) from which you will receive benefits when you retire?

(083)
1 ☐ Yes — *Go to question 21c*
2 ☐ No . . . . . .
3 ☐ Don't know
4 ☐ Self employed
} *Skip to question 22a*

c. Will your wife receive benefits from your retirement program in the event of your death?

(084)
1 ☐ Yes
2 ☐ No
3 ☐ Don't know
} *Go to question 22a*
4 ☐ Not married — *Skip to question 23*

22a. Is money withheld from your wife's salary for F.I.C.A. (Social Security)? (Include self-employment tax paid to F.I.C.A.)

(085)
1 ☐ Yes
2 ☐ No
3 ☐ Don't know
} *Go to question 22b*
4 ☐ Wife not employed
5 ☐ Not married
} *Skip to question 23*

b. Does your wife's employer have a retirement program (other than Social Security) from which she will receive benefits when she retires?

(086)
1 ☐ Yes
2 ☐ No
3 ☐ Don't know
4 ☐ Self employed

23. Was ANY of your military service after September 16, 1940?

☐ Yes — *Go to question 24*
☐ No — *Skip to question 37, on page 11*

24. What is the highest grade or year of school you have NOW completed, or for which you have obtained an equivalency (GED) certificate?

Mark (X) one box and circle HIGHEST grade or year completed.

(087) ☐ Elementary 1 2 3 4 5 6 7 8
(088) ☐ High school 1 2 3 4
(089) ☐ College 1 2 3 4 5 6+

25. At the time you were LAST SEPARATED from active duty, what was the highest grade or year of school you had completed or for which you had obtained an equivalency (GED) certificate?

Mark (X) one box and circle HIGHEST grade or year completed.

(090) ☐ Elementary 1 2 3 4 5 6 7 8
(091) ☐ High school 1 2 3 4
(092) ☐ College 1 2 3 4 5 6+

26a. After your Armed Forces service, did you attend a high school, college, vocational, technical, or business school, or take job training through correspondence courses, on-the-job or farm, or as an apprentice?

(093)
1 ☐ Yes — *Go to question 26b*
2 ☐ No — *Skip to question 26j, on page 8*

b. Did you receive any of this schooling or training under the G.I. bill or the VA Rehabilitation Program for service disabled veterans?

(094) *
1 ☐ Yes — *Indicate which*
2 ☐ G.I. bill
3 ☐ VA Rehabilitation Program
} *Go to question 26c*
4 ☐ No — *Skip to question 27a*

c. Altogether, how many months did you receive schooling and/or training –

(1) Under the G.I. bill?

(095)
_____ Months under the G.I. bill
0 ☐ None

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26c. (2) Under VA Rehabilitation Program for service disabled veterans? (096)

_____ Months under the VA Rehabilitation Program

0 ☐ None

(3) Without VA assistance? (097)

_____ Months without VA assistance

0 ☐ None

d. What type of training did you LAST receive under VA programs?

Mark (X) applicable box. If you trained under both G.I. bill and VA Rehabilitation, mark each column.

		G.I. Bill	VA Rehabilitation Program
(1) College level (not correspondence)	(098)	1 ☐	2 ☐
(2) High school (not correspondence)	(099)	1 ☐	2 ☐
(3) Flight school (not correspondence)	(100)	1 ☐	2 ☐
(4) Other school (not correspondence)	(101)	1 ☐	2 ☐
(5) Correspondence	(102)	1 ☐	2 ☐
(6) Apprentice	(103)	1 ☐	2 ☐
(7) On-the-job	(104)	1 ☐	2 ☐
(8) Farm training	(105)	1 ☐	2 ☐

e. When you LAST stopped or interrupted training under the G.I. bill or VA Rehabilitation Program, had you successfully completed a training program or reached an intermediate goal? (106)

1 ☐ Yes — *Go to question 28f*
2 ☐ No — *Skip to question 28g*
3 ☐ I am in training under a VA program now — *Skip to question 26h*

f. What degrees, certificates or licenses did you obtain upon completion?

Mark (X) all that apply.

(107)

College trainees
1 ☐ Associate degree
2 ☐ Bachelors degree
3 ☐ Graduate degree
4 ☐ Other — *Specify* _____
5 ☐ No degree

All other trainees
6 ☐ High school diploma
7 ☐ License — *Specify* _____
8 ☐ Certificate — *Specify* _____
9 ☐ Other — *Specify* _____
0 ☐ No diploma, license, or certificate

Skip to question 26h

g. What was the MAIN reason for not continuing or for interrupting this training or schooling?

Mark (X) ONE box

(108)

1 ☐ Had all the education or training I needed
2 ☐ The training or schooling I wanted was not available
3 ☐ Was not doing well in school
4 ☐ Thought I was getting too old for school
5 ☐ Not eligible for further VA assistance
6 ☐ Have not yet decided what I want to do
7 ☐ Lack of money
8 ☐ Preferred to work
9 ☐ Plan to return to school or training later
0 ☐ Other reason — *Specify*

_____

h. During the past 12 months, did you use G.I. bill education or training benefits? (109)

1 ☐ Yes
2 ☐ No

FORM SOV-1 (8-20-77)

26i. During the past 12 months, did you use VA Rehabilitation Training benefits for the service-connected disabled? (110)
1 ☐ Yes
2 ☐ No } *Skip to question 27a*

j. What are the reasons you have not attended school or taken training since you left the Armed Forces? (111)
Mark (X) all that apply
1 ☐ Had all the education or training I needed
2 ☐ The training or schooling I wanted was not available
3 ☐ Never did well in school
4 ☐ Thought I was too old to go back to school
5 ☐ Did not know VA assistance was available
6 ☐ Have not yet decided what I want to do
7 ☐ Lack of money
8 ☐ Preferred to work
9 ☐ Plan to go to school or training later
0 ☐ Other reason – *Specify* _____

k. What is the MAIN reason? (112)
Give item number marked above for MAIN reason.
_____ Main reason number

27a. Have you ever had a VA home loan for a home you bought or built? (113)
1 ☐ Yes – *Skip to question 28a*
2 ☐ No – *Skip to question 28c*
3 ☐ Never bought or built a home – *Go to question 27b*

b. What is the MAIN reason you have not bought a home? (114)
Mark (X) one
1 ☐ My income has not been sufficient
2 ☐ I do not desire to purchase a home
3 ☐ I live with relatives or friends
4 ☐ I could not get a loan
5 ☐ I do not have a sufficient down payment
6 ☐ Other – *Specify* _____
} *Skip to question 33, on page 10*

28a. Did you have a VA home loan for the FIRST home you bought or built? (115)
1 ☐ Yes – *Go to question 28b*
2 ☐ No – *Skip to question 28c*

b. Without your VA home loan, would you have been – (116)
Mark (X) one
1 ☐ Able to buy the home anyway?
2 ☐ Unable to purchase the home at that time because of insufficient down payment?
3 ☐ Unable to purchase a home as large or as high quality as the one you bought?
} *Skip to question 28e*

c. What is the MAIN reason you did not use a VA loan to purchase your first home? (117)
1 ☐ I applied and was refused
2 ☐ The seller would not sell VA
3 ☐ It took too long to process a VA loan
4 ☐ VA loans were not available in my area
5 ☐ I was not eligible for a VA loan at the time of purchase
6 ☐ Other – *Specify* _____

d. How did you finance the purchase of your FIRST home? (118)
1 ☐ FHA
2 ☐ Farmer's home loan
3 ☐ Conventional
4 ☐ Cash
5 ☐ Other – *Specify* _____

e. Do you still live in the FIRST home you bought or built? (119)
1 ☐ Yes – *Skip to question 29a*
2 ☐ No – *Go to question 29a*

FORM SOV-1 (9-20-77)

29a. Do you have a VA home loan for your CURRENT home?

(120)
1 ☐ Yes – *Go to question 29b*
2 ☐ No – *Skip to question 29c*
3 ☐ Did not buy or build current home – *Skip to question 30a*

b. Without the VA home loan, would you have been –
Mark (X) one

(121)
1 ☐ Able to purchase home anyway?
2 ☐ Unable to purchase the home at the time because of insufficient down payment?
3 ☐ Unable to purchase a home as large or of as high quality as the one bought?
} *Skip to question 29e*

c. What is the MAIN reason you did not use a VA loan to purchase your CURRENT home?

(122)
1 ☐ I applied and was refused
2 ☐ The seller would not sell VA
3 ☐ It took too long to process a VA loan
4 ☐ VA loans were not available in my area
5 ☐ I was not eligible for a VA loan at the time of purchase
6 ☐ Other – *Specify* _____

d. How did you finance the purchase of your CURRENT home?

(123)
1 ☐ FHA
2 ☐ Farmer's home loan
3 ☐ Conventional
4 ☐ Cash
5 ☐ Other – *Specify* _____

e. Which of these statements best describes your dealings with the real estate salesman when you purchased your current home?
Mark (X) one

(124)
1 ☐ He encouraged me to get a VA loan
2 ☐ He discouraged me from getting a VA loan
3 ☐ We discussed a VA loan but he neither encouraged nor discouraged me
4 ☐ He said seller would not consider a VA sale because of points
5 ☐ We did not discuss a VA loan
6 ☐ I did not purchase through a real estate broker

30a. Have you ever bought a mobile home to live in?
Exclude seasonal homes.

(125)
1 ☐ Yes – *Go to question 30b*
2 ☐ No – *Skip to question 31*

b. Would you have preferred to purchase a single family house if your income had allowed?

(126)
1 ☐ Yes
2 ☐ No

31. Have you ever bought a condominium/ apartment to live in?
Exclude seasonal homes.

(127)
1 ☐ Yes
2 ☐ No

32a. Were you ever forced to sell your home that was purchased with a VA loan to avoid foreclosure or was your home foreclosed?

(128)
1 ☐ Yes – *Go to question 32b*
2 ☐ No . . . . . } *Skip to question 33*
3 ☐ No homes purchased with VA loans

b. What was the MAIN reason?
Mark (X) one

(129)
1 ☐ Divorce or separation
2 ☐ Loss of job
3 ☐ Reduced income other than from loss of job
4 ☐ Did not realize how high the cost of operating and maintaining a house would be
5 ☐ Other – *Specify* _____

FORM SOV-1 (9-20-77)

P6

32c. Would financial counseling before or after buying the home have prevented foreclosure or sale to avoid foreclosure? (130)

1 ☐ Yes
2 ☐ No
3 ☐ Don't know
4 ☐ Had financial counseling

33. Was ANY of your military service after January 31, 1955?

☐ Yes — *Go to question 34a*
☐ No — *Skip to question 37, on page 11*

34a. Which of these VA educational benefits are you aware of? (131) *

Mark (X) all that apply

11 ☐ College or University
12 ☐ Vocational/Technical school training
13 ☐ Apprenticeship training
14 ☐ Other on-the-job training
15 ☐ Correspondence training
16 ☐ Flight training
17 ☐ Farm training
18 ☐ High school completion, without depleting school training benefits
19 ☐ Tutorial assistance
20 ☐ Work-study programs
21 ☐ Education loans

b. When did you FIRST become aware of the availability of any type of VA educational assistance? (132)

Mark (X) one

1 ☐ Before or during active duty military service
2 ☐ Less than 3 months after discharge
3 ☐ 3–5 months after discharge
4 ☐ 6–8 months after discharge
5 ☐ 9–11 months after discharge
6 ☐ 12 or more months after discharge
7 ☐ I was not aware that VA offered educational assistance

35a. Did you ever enter training under the G.I. bill or VA Rehabilitation Program? (133)

1 ☐ Yes — *Go to question 35b*
2 ☐ No — *Skip to question 36a, on page 11*

b. When did you begin your training? (134)

Mark (X) one

1 ☐ While still on active duty in the Armed Forces
2 ☐ Within 6 months after discharge
3 ☐ 6–12 months after discharge
4 ☐ 1–2 years after discharge
5 ☐ 3–4 years after discharge
6 ☐ 5–6 years after discharge
7 ☐ 6 years or more after discharge

c. What is your degree of satisfaction with the following aspects of VA education assistance? That is, are you fully satisfied, somewhat satisfied, somewhat dissatisfied, greatly dissatisfied, or neutral?

Mark (X) in one column for each item below:

		Satisfied		Neutral or no opinion	Dissatisfied	
		Fully	Somewhat		Somewhat	Greatly
(1) Information about VA benefits prior to entering the program	(135)	1 ☐	2 ☐	3 ☐	4 ☐	5 ☐
(2) Amount of financial assistance	(136)	1 ☐	2 ☐	3 ☐	4 ☐	5 ☐
(3) Timely receipt of checks	(137)	1 ☐	2 ☐	3 ☐	4 ☐	5 ☐
(4) Accuracy of amount received	(138)	1 ☐	2 ☐	3 ☐	4 ☐	5 ☐
(5) Information provided about careers with greatest employment opportunities	(139)	1 ☐	2 ☐	3 ☐	4 ☐	5 ☐

FORM SOV-1 (9-20-77)

36a. During or after your Armed Forces service, did you receive counseling or guidance in making plans for vocational training, education, or work?

(140)
1 ☐ Yes – *Go to question 36b*
2 ☐ No – *Skip to question 37*

b. Where did you receive this counseling?
Mark (X) each that applies and indicate how helpful it was.

		Very helpful	Helpful	Not helpful
(141) *	1 ☐ VA hospital	2 ☐	3 ☐	4 ☐
(142) *	1 ☐ Military hospital	2 ☐	3 ☐	4 ☐
(143) *	1 ☐ High school or college	2 ☐	3 ☐	4 ☐
(144) *	1 ☐ U.S. or State Employment Service	2 ☐	3 ☐	4 ☐
(145) *	1 ☐ VA Regional Office or Guidance Center	2 ☐	3 ☐	4 ☐
(146) *	1 ☐ Education Officer on military base	2 ☐	3 ☐	4 ☐
(147) *	1 ☐ Other – *Specify* ▶ _____ _____	2 ☐	3 ☐	4 ☐

c. When did you first receive vocational-educational counseling?
Mark (X) one

(148)
1 ☐ Before discharge
2 ☐ Less than 6 months after discharge
3 ☐ 6–12 months after discharge
4 ☐ Over 12 months after discharge

d. During the past 12 months, did you receive any VA vocation and/or academic counseling?

(149)
1 ☐ Yes
2 ☐ No

37. For what purpose(s) did you make any contacts with the Veterans Administration during the past 12 months?
Mark (X) all that apply

(150) *
11 ☐ G.I. bill education or training benefits
12 ☐ Vocational Rehabilitation Training for the service-connected disabled
13 ☐ Home loan benefits
14 ☐ Life insurance
15 ☐ Disability compensation
16 ☐ Pension, non-service connected
17 ☐ Dental care
18 ☐ Hospitalization
19 ☐ Nursing home care
20 ☐ VA outpatient medical treatment
21 ☐ Employment assistance
22 ☐ Vocational counseling
23 ☐ Academic counseling
24 ☐ Vietnam bonus (if given by your State)
25 ☐ Veterans National Cemetery Program
26 ☐ Other – *Specify* ▶ _____
27 ☐ No contact made in past 12 months

FORM 80V-1 (9-20-77)

38. Your answers to the following questions will help the VA to plan for the burial needs for veterans in the coming decades. Please give your best current estimate of burial plans by responding to each question.

a. What type of burial do you expect to have?

(151)
1 ☐ Cremation (columbarium) — *Skip to question 39*
2 ☐ Regular (underground) burial
3 ☐ Mausoleum (casket remains above ground)
4 ☐ Other — *Specify:* ▶ _____ *Go to question 38b*
5 ☐ Undecided

b. Do you want to be buried in a national cemetery?

(152)
1 ☐ Yes
2 ☐ No
3 ☐ Undecided

c. Has provision of the $150 burial plot allowance for wartime veterans changed your burial plans?

(153)
1 ☐ Yes
2 ☐ No
3 ☐ Undecided
4 ☐ Did not know about burial plot allowance

d. Do you desire that your grave be marked with a headstone or marker issued by the VA without cost to you or your family?

(154)
1 ☐ Yes
2 ☐ No
3 ☐ Undecided
4 ☐ Did not know about headstone availability

39. What is your telephone number?

Area code | Number

☐ No telephone

40. FOR OFFICE USE ONLY

(155) * 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 30

END OF QUESTIONNAIRE

THANK YOU FOR YOUR ANSWERS TO THESE QUESTIONS. THE INFORMATION YOU HAVE PROVIDED WILL AID THE VETERANS ADMINISTRATION IN PROVIDING BETTER SERVICES TO ELIGIBLE VETERANS.

PLEASE RETURN THIS COMPLETED QUESTIONNAIRE IMMEDIATELY TO THE BUREAU OF THE CENSUS IN THE PREADDRESSED POSTAGE-PAID ENVELOPE.

FORM SOV-1 (9-20-77)

☆ U.S. GOVERNMENT PRINTING OFFICE: 1977—759-297

GI INSURANCE
ALL PERIODS OF SERVICE*

	ANNUAL INCOME OF VETERAN									
	None or Loss	$5,000 or Under	$5,001-10,000	$10,001-15,000	$15,001-25,000	$25,001-50,000	Over $50,000	Sub-Total	Unknown	TOTAL
No GI Insurance in 1976	84.0%	87.0%	84.6%	85.1%	77.9%	58.2%	47.1%	80.0%	76.0%	79.1%
GI Insurance in 1976 (Face Amount)										
$1,000 - 3,000	1.2	1.6	1.8	1.6	1.8	2.7	1.7	1.8	1.8	1.8
3,001 - 5,000	2.2	2.0	2.1	2.7	4.4	8.0	4.8	3.5	3.4	3.5
5,001 - 9,000	0.0	0.2	0.3	0.4	0.4	0.8	0.0	0.4	0.3	0.4
9,001 - 15,000	9.4	4.6	5.7	7.1	11.8	25.9	42.0	10.2	11.5	10.5
15,001 - 20,000	0.0	1.7	2.6	1.5	1.4	1.5	0.4	1.7	1.7	1.7
Amount Not Stated	0.6	0.9	1.1	0.6	1.1	1.5	0.7	1.0	1.7	1.1
Total Insured	13.5	11.0	13.7	13.9	20.9	40.5	49.6	18.5	20.5	19.0
Did Not Respond	2.5	2.1	1.6	1.1	1.2	1.3	3.3	1.4	3.5	1.9
TOTAL	481,000 (100.0%)	2,257,000 (100.0%)	4,278,000 (100.0%)	5,551,000 (100.0%)	6,225,000 (100.0%)	1,820,000 (100.0%)	351,000 (100.0%)	20,962,000 (100.0%)	6,952,000 (100.0%)	27,914,000* (100.0%)

* Excludes three service periods prior to World War II.

NOTE: Percentages are based on unrounded data.

GI INSURANCE
VIETNAM ERA

	ANNUAL INCOME OF VETERAN									
	None or Loss	$5,000 or Under	$5,001-10,000	$10,001-15,000	$15,001-25,000	$25,001-50,000	Over $50,000	Sub-Total	Unknown	TOTAL
No GI Insurance in 1976	98.5%	87.6%	85.1%	90.9%	86.7%	73.8%	64.7%	87.0%	81.6%	85.9%
GI Insurance in 1976 (Face Amount)										
$1,000 - 3,000	0.0	0.3	0.0	0.0	0.4	1.5	0.0	0.2	0.1	0.2
3,001 - 5,000	0.0	0.7	0.4	0.9	0.7	1.4	0.0	0.7	0.6	0.7
5,001 - 9,000	0.0	0.0	0.3	0.2	0.0	0.6	0.0	0.1	0.0	0.1
9,001 - 15,000	0.0	2.8	3.2	3.1	6.3	13.1	27.1	4.6	6.7	5.1
15,001 - 20,000	0.0	4.8	7.1	3.5	4.1	6.9	4.2	4.8	5.5	4.9
Amount Not Stated	1.5	0.7	1.6	1.1	1.1	1.2	0.0	1.2	1.5	1.2
Total Insured	1.5	9.3	12.6	8.7	12.5	24.8	31.3	11.6	14.3	12.2
Did Not Respond	0.0	3.1	2.3	0.5	0.8	1.5	4.0	1.3	4.1	1.9
TOTAL	79,000 (100.0%)	639,000 (100.0%)	1,423,000 (100.0%)	1,944,000 (100.0%)	1,729,000 (100.0%)	338,000 (100.0%)	36,000 (100.0%)	6,189,000 (100.0%)	1,690,000 (100.0%)	7,879,000 (100.0%)

NOTE: Percentages are based on unrounded data.

GI INSURANCE
KOREAN CONFLICT

	ANNUAL INCOME OF VETERAN									
	None or Loss	$5,000 or Under	$5,001-10,000	10,001-15,000	$15,001-25,000	$25,001-50,000	Over $50,000	Sub-Total	Unknown	TOTAL
No GI Insurance in 1976	75.2%	87.9%	75.9%	74.5%	67.7%	42.0%	32.2%	68.5%	65.4%	67.7%
GI Insurance in 1976 [Face Amount]										
$1,000 - 3,000	0.0	0.9	1.6	1.6	1.3	0.6	0.0	1.2	1.8	1.4
3,001 - 5,000	2.0	0.0	2.6	2.7	4.8	8.4	2.4	3.9	3.9	3.9
5,001 - 9,000	0.0	0.0	0.0	0.2	0.1	1.1	0.0	0.2	0.5	0.3
9,001 - 15,000	20.9	7.7	17.5	18.4	22.6	44.0	65.5	23.1	21.8	22.8
15,001 - 20,000	0.0	0.0	0.4	0.2	0.5	1.0	0.0	0.4	0.3	0.4
Amount Not Stated	0.0	0.0	0.8	0.5	1.7	2.5	0.0	1.2	3.1	1.7
Total Insured	22.9	8.6	22.8	23.6	31.2	57.5	67.8	30.1	31.3	30.4
Did Not Respond	1.9	3.5	1.3	1.9	1.1	0.5	0.0	1.4	3.3	1.9
TOTAL	117,000 (100.0%)	241,000 (100.0%)	622,000 (100.0%)	936,000 (100.0%)	1,456,000 (100.0%)	436,000 (100.0%)	85,000 (100.0%)	3,893,000 (100.0%)	1,352,000 (100.0%)	5,245,000 (100.0%)

NOTE: Percentages are based on unrounded data.

Appendix C, Table 3

GI INSURANCE
WORLD WAR II

	ANNUAL INCOME OF VETERAN									
	None or Loss	$5,000 or Under	$5,001-10,000	$10,001-15,000	$15,001-25,000	$25,001-50,000	Over $50,000	Sub-Total	Unknown	TOTAL
No GI Insurance in 1976	83.9%	87.2%	84.1%	81.2%	71.3%	50.0%	37.1%	76.2%	73.6%	75.5%
GI Insurance in 1976 [Face Amount]										
$1,000 - 3,000	2.5	2.6	3.8	3.4	3.9	4.9	3.2	3.6	3.3	3.5
3,001 - 5,000	3.4	3.3	3.9	5.2	8.8	12.7	8.2	6.3	5.6	6.1
5,001 - 9,000	0.0	0.3	0.6	0.8	1.0	1.0	0.0	0.7	0.5	0.7
9,001 - 15,000	6.1	5.1	5.1	7.9	13.1	27.7	44.4	10.9	12.2	11.2
15,001 - 20,000	0.0	0.0	0.1	0.2	0.1	0.0	0.0	0.1	0.1	0.1
Amount Not Stated	0.8	0.2	0.9	0.2	0.9	1.5	1.4	0.7	1.5	0.9
Total Insured	12.7	11.4	14.4	17.8	27.8	47.9	57.3	22.4	23.3	22.6
Did Not Respond	3.4	1.4	1.5	1.0	0.9	2.1	5.6	1.4	3.1	1.9
TOTAL	242,000 (100.0%)	1,227,000 (100.0%)	1,788,000 (100.0%)	2,048,000 (100.0%)	2,181,000 (100.0%)	826,000 (100.0%)	180,000 (100.0%)	8,493,000 (100.0%)	3,090,000 (100.0%)	11,583,000 (100.0%)

NOTE: Percentages are based on unrounded data.

GI INSURANCE
OTHER PERIODS*

	ANNUAL INCOME OF VETERAN									
	None or Loss	$5,000 or Under	$5,001-10,000	$10,001-15,000	$15,001-25,000	$25,001-50,000	Over $50,300	Sub-Total	Unknown	TOTAL
No GI Insurance in 1976	81.9%	80.7%	97.7%	95.6%	94.5%	96.7%	96.0%	94.5%	90.9%	93.6%
GI Insurance in 1976 (Face Amount)										
$1,000 - 3,000	0.0	0.0	0.0	0.4	0.2	0.0	0.0	0.2	0.0	0.1
3,001 - 5,000	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.1	0.2	0.1
5,001 - 9,000	-	-	-	-	-	-	-	-	-	-
9,001 - 15,000	14.1	3.2	0.0	0.3	1.1	3.3	4.0	1.3	1.5	1.4
15,001 - 20,000	0.0	5.7	1.3	1.1	0.8	0.0	0.0	1.2	2.6	1.5
Amount Not Stated	0.0	9.1	0.5	0.7	0.5	0.0	0.0	1.0	0.5	0.9
Total Insured	14.1	18.0	1.9	2.6	2.8	3.3	4.0	3.8	4.7	4.0
Did Not Respond	4.0	1.3	0.4	1.9	2.7	0.0	0.0	1.7	4.4	2.4
TOTAL	42,000 (100.0%)	150,000 (100.0%)	444,000 (100.0%)	624,000 (100.0%)	859,000 (100.0%)	219,000 (100.0%)	50,000 (100.0%)	2,387,000 (100.0%)	820,000 (100.0%)	3,207,000* (100.0%)

* Excludes three war periods prior to World War II.

NOTE: Percentages are based on unrounded data.

GI BILL TRAINEES
EDUCATIONAL LEVEL AT SEPARATION FROM ACTIVE DUTY
(Percentage Distribution)

Sub-Group of Veterans	Total	Elementary	Some High School	High School Graduate	Some College	College Graduate	Some College & College Graduate
Took Some Training	100.0%	7.1%	13.4%	52.4%	17.1%	10.0%	27.1%
Took No Training	100.0	19.0	22.3	41.1	8.3	9.3	17.6
Took VA Training	100.0	7.2	13.0	52.6	17.7	9.4	27.1
No VA Training	100.0	6.4	15.1	51.6	14.8	12.1	26.9
Completion Status							
Completed VA Training	100.0	7.7	12.5	48.9	19.9	10.9	30.8
Not Completed VA Training	100.0	7.2	14.9	56.4	14.4	7.1	21.5
In Training	100.0	0.2	5.5	66.0	18.6	9.7	28.3
Employment Status							
Employed	100.0	9.6	16.5	49.6	13.8	10.4	24.2
Unemployed	100.0	12.6	28.1	46.8	9.0	3.5	12.5
Not in Labor Force	100.0	32.5	20.2	30.5	10.5	6.3	16.8
Type of VA Training							
College	100.0	0.7	4.4	55.2	25.3	14.4	39.7
High School	100.0	28.4	54.2	15.8	1.6	0.0	1.6
Flight	100.0	5.3	9.9	49.4	16.6	18.9	35.5
Other	100.0	12.1	22.3	54.0	8.2	3.4	11.6
Correspondence	100.0	7.1	16.7	57.8	12.6	5.8	18.4
Apprenticeship	100.0	15.8	24.5	52.4	6.9	0.4	7.3
On-job Training	100.0	16.3	29.0	46.9	6.3	1.5	7.8
Farm Training	100.0	33.7	23.1	38.0	4.5	0.7	5.2
Vietnam era Veterans	100.0	1.8	9.5	59.4	17.3	12.0	29.3
Korean Veterans	100.0	10.6	17.2	48.5	12.2	11.4	23.6
World War II Veterans	100.0	23.0	23.8	35.4	11.3	6.5	17.8
Peacetime Veterans	100.0	4.2	14.7	57.0	11.7	12.5	24.2

Appendix D, Table 1

PERCENT INCREASE OF THOSE WHO INCREASED THEIR TOTAL AMOUNT OF EDUCATION BETWEEN SEPARATION FROM ACTIVE DUTY AND THE TIME OF THE SURVEY

	Percent Who Increase Their Total Amount of Education
Group	
Took some training after service	40.1%
Took no training after service	2.0
Took some VA training after service	43.7
Took no VA training after service [but took some training on own]	27.1
Completion Status	
Completed VA training or reached goal	48.2
Did not complete training or reach goal	33.0
Currently in VA training	50.6
Period of Service	
Vietnam era veterans	27.2
Korean veterans	22.7
World War II	19.9
Peacetime veterans [including post-Vietnam]	24.3
Last took VA training in	
College	65.8
High school	55.9
Flight	14.4
Other residence schools	17.3
Correspondence	11.2
Apprenticeship	14.5
On-job	9.9
Farm	6.5

VETERANS EVER TRAINED
RACE BY TYPE OF GI BILL TRAINING USED
(Percentage Distribution)

Type Training	White	Black	Other
College	57.0%	45.2%	54.0%
High School	1.7	7.7	7.2
Flight	2.4	0.0	0.0
Other	14.6	29.3	21.0
Correspondence	7.1	4.6	4.5
Apprenticeship	4.3	6.7	5.1
On-job Training	8.5	4.6	5.8
Farm Training	4.5	1.8	2.4
TOTAL	100.0%	100.0%	100.0%

VETERANS EVER TRAINED
EMPLOYMENT STATUS BY TYPE OF
GI BILL TRAINING USED
(Percentage Distribution)

Type Training	Employed	Unemployed	Not In Labor Force
College	56.9%	52.7%	47.5%
High School	2.3	1.8	1.9
Flight	1.9	1.4	5.1
Other	15.3	21.1	20.8
Correspondence	7.1	6.7	4.4
Apprenticeship	4.7	3.9	2.7
On-job Training	7.7	9.3	11.4
Farm Training	4.1	2.9	6.0
TOTAL	100.0%	100.0%	100.0%

TYPE OF TRAINING FOR THOSE ELIGIBLE FOR
VA COUNSELING BY COUNSELING STATUS
FOR COMPLETERS AND NON-COMPLETERS
(Percent of Training Type)

Type of Training	Counseled Completers	Counseled Non-Completers	Non-Counseled Completers	Non-Counseled Non-Completers
College	66.0%	67.8%	59.9%	70.4%
High School	0.2	1.2	1.6	1.1
Flight	1.0	1.0	1.4	1.1
Other	16.2	9.9	12.2	8.6
Correspondence	6.0	10.0	11.8	11.9
Apprenticeship	10.0	4.0	11.3	4.1
On-job Training	0.0	2.8	0.9	1.5
Farm Training	0.6	3.2	0.9	1.3
TOTAL	100.0%	100.0%	100.0%	100.0%

Appendix D, Table 52

POST-KOREAN CONFLICT VETERANS -- DEGREE OF SATISFACTION
WITH VARIOUS ASPECTS OF VA EDUCATIONAL ASSISTANCE
(Percentage Distribution)

	Total	Fully Satisfied	Somewhat Satisfied	Neutral or No Opinion	Somewhat Dissatisfied	Greatly Dissatisfied	Not Answered
Total	100.0%	36.0%	22.4%	13.6%	11.9%	9.1%	6.9%
Info About VA Benefits	100.0	31.4	28.8	12.6	14.3	6.6	6.3
Amount of Assistance	100.0	34.0	30.9	8.6	12.4	7.6	6.6
Timely Receipt of Checks	100.0	46.6	22.5	6.5	9.2	8.1	7.2
Accuracy of Amount	100.0	56.0	18.7	8.1	5.4	4.2	7.6
Career Information	100.0	12.4	11.3	32.2	18.1	19.0	7.0
Urban - Total	100.0	36.0	23.0	13.1	12.3	8.9	6.6
Rural - Total	100.0	36.0	21.0	15.0	10.7	9.5	7.8
White - Total	100.0	37.1	22.0	14.0	11.6	9.0	6.3
Black - Total	100.0	25.8	27.2	10.1	14.9	10.0	12.4

Appendix D, Table 6

GI BILL TRAINEES
COMPLETION RATES
BY TYPE OF TRAINING AND MONTHS OF TRAINING
(Percentage of Total Respondents in Each Cell Who Completed Training)

Type of Training	Total	Months of Training			
		18 Months or Less	18 - 36 Months	More than 36 Months	Months Unknown
College	58.8%	30.5%	69.5%	87.9%	76.5%
Other 1/	66.2	60.2	78.9	82.6	73.0
Correspondence	48.5	42.4	70.8	0.0	51.8
On-job Training 2/	68.1	56.1	84.8	100.0	70.1
Farm Training	69.0	55.2	77.0	74.0	84.1
Unknown	45.2	43.0	51.8	0.0	45.4
TOTAL	60.9	45.7	72.4	86.6	73.0
Percent of Total	100.0	44.9	41.4	3.1	10.6

1/ "Other" type of training include high school, flight and other residence schools.

2/ Includes apprenticeship.

GI BILL TRAINEES
COMPLETION RATES
BY TYPE OF TRAINING AND PERIOD OF SERVICE
(Percentage of Total Respondents in Each Cell Who Completed Training)

	World War II	Korean Conflict	Vietnam Era	Peacetime
College	69.0%	61.0%	51.6%	50.6%
Other 1/	72.3	55.2	66.6	49.8
Correspondence	44.7	40.9	49.5	58.6
On-job Training 2/	64.0	69.5	76.1	77.2
Farm Training	71.4	82.3	12.0	63.7
Unknown	52.4	21.8	49.7	41.4
TOTAL	67.6	59.6	55.1	53.6

1/ "Other" types of training include high school, flight and other residence schools.

2/ Includes apprenticeship.

VIETNAM ERA VETERANS FROM SEPARATION UNTIL FIRST ENTERED TRAINING
BY EDUCATIONAL LEVEL AT SEPARATION

Educational Level at Separation	Total	Before Discharge	Within First Year	1-2 Years After	3-4 Years After	4 or More Years After	Non Response
Elementary or Some High School	100.0%	1.0%	23.7%	20.2%	15.7%	32.6%	6.8%
High School Graduate	100.0	3.5	42.2	17.5	12.8	19.2	4.8
Some College	100.0	8.0	55.7	9.7	9.0	12.7	4.9
College Graduate	100.0	7.7	51.3	19.4	7.5	10.4	3.7
Total	100.0	4.6	44.0	16.5	11.7	18.3	4.9

Appendix D, Table 9

WHEN FIRST AWARE OF BENEFITS
TIME RELATIVE TO DISCHARGE

Period of Service	Total	Before	0-5 Months After	6-11 Months After	12 + Months After	Not Aware of Benefits	Unknown
Post-Korean Non Vietnam	100.0	36.5	6.9	1.2	28.2	20.6	6.7
Vietnam Era	100.0	71.5	10.2	1.8	8.2	5.6	2.8
Education at Separation							
Elementary or Some High School	100.0	40.1	13.5	3.0	19.3	17.7	6.4
High School Graduate	100.0	61.9	10.1	2.1	13.6	8.7	3.6
Some College	100.0	74.8	6.3	1.1	8.1	5.9	3.7
College Graduate	100.0	77.0	4.1	0.2	6.0	8.0	4.7
Race							
White	100.0	62.6	8.8	1.7	13.0	9.8	4.2
Black	100.0	55.6	15.0	4.2	11.0	6.8	7.5
Total	100.0	62.0	9.3	1.8	12.8	9.6	4.5

Appendix D, Table 10

VETERANS EVER USED THE GI BILL - ALL PERIODS OF SERVICE
LAST TYPE OF GI BILL TRAINING TAKEN BY DISABILITY COMPENSATION CLAIM STATUS

Disability Claim Status	Last Type of GI Bill Training							
	College	Other Schools	High School	Flight	On-Job Training	Correspondence	Farm	Total All Types
Compensation Claim Allowed	8.0%	14.2%	13.5%	15.5%	12.1%	5.9%	15.8%	10.0%
Compensation Claim Denied	4.8	6.5	1.0	4.0	5.7	4.7	3.9	5.0
Compensation Claim Pending	0.6	0.2	0.0	1.1	0.3	0.3	0.0	0.4
Never Applied for Compensation	86.6	79.1	85.5	79.4	81.9	89.1	80.4	84.6
TOTAL	6,415,510	1,826,098	258,056	244,574	1,449,780	788,607	475,281	11,457,893
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Appendix D, Table 11

DISABLED VETERANS EVER USED THE GI BILL - ALL PERIODS OF SERVICE

Combined Degree of Disability	Total All Types	Last Type of GI Bill Training: College	Other Schools	High School	Flight	On-Job Training	Correspondence	Farm
Total - All Ratings	1,082,000	46.8%	22.7%	3.4%	2.6%	13.8%	4.3%	6.4%
0-20%	762,000	48.7	22.2	1.6	2.8	15.5	4.5	4.7
30%	130,000	51.5	15.4	9.2	6.2	5.4	3.1	8.5
40%	49,000	38.8	10.2	4.1	0.0	16.3	8.2	22.4
50%	34,000	64.7	17.6	11.8	0.0	0.0	0.0	5.9
60-90%	55,000	29.1	36.4	9.1	0.0	10.9	7.3	7.3
100%	52,000	19.2	50.0	3.8	0.0	21.2	0.0	7.7

DISABLED VETERANS EVER USED THE GI BILL - VIETNAM ERA

Combined Degree of Disability	Total All Types	Last Type of GI Bill Training					
		College	Other Schools	High School	Flight	On-Job Training	Correspondence
Total - All Ratings	306,000	70.9%	13.7%	3.9%	0.7%	5.2%	5.2%
0-20%	224,000	70.1	16.1	0.9	0.9	5.8	6.3
30%	43,000	79.1	7.0	9.3	0.0	2.3	0.0
40%	11,000	81.8	0.0	0.0	0.0	18.2	0.0
50%	4,000	100.0	0.0	0.0	0.0	0.0	0.0
60-90%	12,000	41.7	16.7	25.0	0.0	0.0	16.7
100%	11,000	72.7	9.1	18.2	0.0	0.0	0.0

PURCHASE OF HOME AND USE OF HOME LOAN PROGRAM

ALL VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Purchasing or Building	23,037	5,506	5,047	280	179	3,772	869	10,181	2,620	89
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Ever Used VA Loan	8,799	2,125	1,840	173	112	1,409	440	4,199	626	0
	38.2	38.6	36.5	61.9	62.4	37.4	50.6	41.2	23.9	0.0
VA Loan for First Home	7,609	1,888	1,652	140	96	1,195	380	3,705	441	0
	33.0	34.3	32.7	50.1	53.4	31.7	43.7	36.4	16.9	0.0
VA Loan for Current Home	991	300	221	32	26	175	54	315	148	0
	4.3	5.4	4.4	18.6	14.7	4.6	6.2	3.1	5.7	0.0
Never Used VA Loan	14,238	3,381	3,207	107	67	2,363	430	5,982	1,993	89
	61.8	61.4	63.5	38.1	37.6	62.6	49.4	58.8	76.1	100.0
Not Answered	407	185	183	0	2	48	9	144	19	2
	1.8	3.4	3.6	0.0	1.1	1.3	1.0	1.4	0.7	2.3

1/ All numbers are reported to the nearest thousand and all percents to the nearest tenth.

2/ Numbers may not add to total and percents may not add to 100.0 because of rounding error.

3/ Zero cells indicate only that there were no veterans in the sample with those characteristics.

PURCHASE OF HOME AND USE OF HOME LOAN PROGRAM

WHITE VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Purchasing or Building	21,500	5,141	4,733	244	164	3,479	830	9,507	2,458	86
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Ever Used VA Loan	8,165	1,913	1,667	143	103	1,295	426	3,955	577	0
	38.0	37.2	35.2	58.6	63.1	37.2	51.3	41.6	23.5	0.0
VA Loan for First Home	7,054	1,696	1,492	114	90	1,109	369	3,480	400	0
	32.8	33.0	31.5	46.8	54.7	31.9	44.5	36.6	16.3	0.0
VA Loan for Current Home	911	278	209	45	23	145	49	305	134	0
	4.2	5.4	4.4	18.6	14.0	4.2	5.9	3.2	5.4	0.0
Never Used VA Loan	13,335	3,228	3,066	101	61	2,184	404	5,552	1,882	86
	62.0	62.8	64.8	41.4	36.9	62.8	48.7	58.4	76.5	100.0
Not Answered	345	160	158	0	2	40	9	115	19	2
	1.6	3.1	3.3	0.0	1.2	1.1	1.0	1.2	0.8	2.4

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3/ Zero cells indicate only that there were no veterans in the sample with those characteristics.

PURCHASE OF HOME AND USE OF HOME LOAN PROGRAM

BLACK VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Purchasing or Building	1,407	331	288	34	9	269	31	629	144	4
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Ever Used VA Loan	602	202	168	28	5	103	12	237	48	0
	42.8	60.9	58.4	83.7	55.8	38.5	38.8	37.8	33.0	0.0
VA Loan for First Home	529	182	155	24	3	78	9	221	39	0
	37.6	55.0	53.9	70.6	30.0	29.2	28.7	35.2	27.0	0.0
VA Loan for Current Home	75	20	12	4	3	30	5	9	12	0
	5.3	5.9	4.2	13.1	34.8	11.1	14.9	1.4	8.3	0.0
Never Used VA Loan	805	130	120	6	4	165	19	391	97	4
	57.2	39.1	41.6	16.3	44.2	61.5	61.2	62.2	67.0	100.0
Not Answered	57	25	25	0	0	9	0	24	0	0
	4.1	7.6	8.7	0.0	0.0	3.2	0.0	3.7	0.0	0.0

1/ All numbers are reported to the nearest thousand and all percents to the nearest tenth.

2/ Numbers may not add to total and percents may not add to 100.0 because of rounding error.

3/ Zero cells indicate only that there were no veterans in the sample with those characteristics.

REASONS FOR NOT PURCHASING A HOME

ALL VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Not Purchasing	4,421	2,329	2,275	32	21	457	91	1,201	328	15
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Income Not Sufficient	1,140	717	702	12	4	79	19	260	56	9
	25.8	30.8	30.8	35.9	18.7	17.3	21.4	21.6	17.0	59.5
Do Not Desire to Own a Home	1,501	694	668	13	14	162	41	499	103	0
	33.9	29.8	29.4	39.0	66.4	35.5	45.1	41.6	31.5	0.0
Live with Relatives or Friends	417	186	182	3	0	55	2	136	38	0
	9.4	8.0	8.0	10.6	0.0	12.0	2.5	11.3	11.6	0.0
Could Not Get a Loan	105	56	56	0	0	25	0	11	12	0
	2.4	2.4	2.5	0.0	0.0	5.6	0.0	0.9	3.8	0.0
Insufficient Down Payment	602	309	306	3	0	59	4	138	88	4
	13.6	13.3	13.4	8.7	0.0	12.9	4.9	11.5	26.9	27.1
Other	144	64	62	0	1	21	12	39	8	0
	3.3	2.7	2.7	0.0	5.4	4.5	13.3	3.3	2.6	0.0
Multiple Reasons	150	105	103	2	0	4	3	28	11	0
	3.4	4.5	4.5	5.8	0.0	0.8	3.4	2.3	3.4	0.0
Did Not Answer	361	198	196	0	2	52	9	89	11	2
	8.2	8.5	8.6	0.0	9.6	11.5	9.4	7.4	3.3	13.5

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3/ Zero cells indicate only that there were no veterans in the sample with those characteristics.

REASONS FOR NOT PURCHASING A HOME

WHITE VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Not Purchasing	3,759	2,017	1,971	27	20	355	86	990	297	13
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Income Not Sufficient	901	580	567	9	4	45	19	204	45	7
	24.0	28.8	28.8	33.9	19.8	12.7	22.7	20.6	15.1	52.7
Do Not Desire to Own a Home	1,334	636	612	10	14	142	39	424	93	0
	35.5	31.5	31.1	36.2	70.1	40.1	45.4	42.8	31.2	0.0
Live with Relatives or Friends	350	154	151	3	0	41	2	114	38	0
	9.3	7.6	7.6	12.7	0.0	11.6	2.6	11.5	12.8	0.0
Could Not Get a Loan	83	43	43	0	0	25	0	7	8	0
	2.2	2.1	2.2	0.0	0.0	7.1	0.0	0.7	2.6	0.0
Insufficient Down Payment	525	287	284	3	0	40	4	107	83	4
	14.0	14.2	14.4	10.4	0.0	11.3	5.2	10.8	28.0	31.6
Other	126	52	52	0	0	16	12	37	8	0
	3.4	2.6	2.6	0.0	0.0	4.5	14.1	3.8	2.9	0.0
Multiple Reasons	130	89	88	2	0	4	0	26	11	0
	3.5	4.4	4.4	7.0	0.0	1.0	0.0	2.6	3.7	0.0
Did Not Answer	310	176	174	0	2	41	9	70	11	2
	8.2	8.7	8.8	0.0	10.1	11.7	9.9	7.1	3.7	15.7

1/ All numbers are reported to the nearest thousand and all percents to the nearest tenth.

2/ Numbers may not add to total and percents may not add to 100.0 because of rounding error.

3/ Zero cells indicate only that there were no veterans in the sample with those characteristics.

REASONS FOR NOT PURCHASING A HOME

BLACK VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Not Purchasing	625	307	301	5	1	94	5	188	29	2
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Income Not Sufficient	229	137	135	2	0	31	0	48	11	2
	36.6	44.6	44.7	46.6	0.0	33.2	0.0	25.3	38.1	100.0
Do Not Desire to Own a Home	157	57	54	3	0	18	2	72	8	0
	25.1	18.5	18.0	53.4	0.0	18.9	41.0	38.3	27.4	0.0
Live with Relatives or Friends	58	31	31	0	0	12	0	14	0	0
	9.2	10.2	10.4	0.0	0.0	13.2	0.0	7.4	0.0	0.0
Could Not Get a Loan	22	14	14	0	0	0	0	4	5	0
	3.6	4.4	4.5	0.0	0.0	0.0	0.0	2.2	16.7	0.0
Insufficient Down Payment	71	22	22	0	0	17	0	27	5	0
	11.4	7.1	7.3	0.0	0.0	18.0	0.0	14.6	17.7	0.0
Other	18	12	11	0	1	5	0	2	0	0
	2.9	3.8	3.5	0.0	100.0	5.0	0.0	1.0	0.0	0.0
Multiple Reasons	18	13	13	0	0	0	3	2	0	0
	2.9	4.3	4.4	0.0	0.0	0.0	59.0	1.0	0.0	0.0
Did Not Answer	52	22	22	0	0	11	0	19	0	0
	8.2	7.1	7.2	0.0	0.0	11.6	0.0	10.0	0.0	0.0

1/ All numbers are reported to the nearest thousand and all percents to the nearest tenth.

2/ Numbers may not add to total and percents may not add to 100.0 because of rounding error.

3/ Zero cells indicate only that there were no veterans in the sample with those characteristics.

ABILITY TO PURCHASE FIRST HOME WITHOUT VA LOAN

ALL VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total With VA Loan for First Home	7,609	1,888	1,652	140	96	1,195	380	3,705	441	0
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Able to Purchase Home Anyway	2,141	434	386	34	14	333	132	1,128	114	0
	28.1	23.0	23.4	23.9	14.8	27.8	34.7	30.4	25.9	
No Because Too Low Down Payment	4,772	1,250	1,101	81	68	746	225	2,262	289	0
	62.7	66.2	66.6	57.8	71.7	62.4	59.3	61.1	65.5	
Not as Large or as High Quality	515	175	141	25	10	80	13	216	31	0
	6.8	9.3	8.5	17.5	10.2	6.7	3.5	5.8	7.0	
Multiple Answers	31	12	12	0	0	6	2	8	3	0
	0.4	0.6	0.7	0.0	0.0	0.5	0.6	0.2	0.7	
Not Answered	149	17	12	1	3	31	7	91	4	0
	2.0	0.9	0.7	0.8	3.4	2.6	1.9	2.5	0.9	

1/ All numbers are reported to the nearest thousand and all percents to the nearest tenth.

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ABILITY TO PURCHASE FIRST HOME WITHOUT VA LOAN

WHITE VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total With VA Loan for First Home	7,054	1,696	1,492	114	90	1,109	369	3,480	400	0
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Able to Purchase Home Anyway	2,014	395	356	26	13	319	125	1,074	102	0
	28.6	23.3	23.9	22.6	14.6	28.7	33.9	30.9	25.6	
No Because Too Low Down Payment	4,388	1,113	979	68	66	686	222	2,105	263	0
	62.2	65.6	65.6	59.8	73.1	61.8	60.0	60.5	65.7	
Not as Large or as High Quality	481	163	136	19	8	73	13	203	29	0
	6.8	9.6	9.1	16.7	8.7	6.5	3.6	5.8	7.3	
Multiple Answers	29	12	12	0	0	6	2	8	2	0
	0.4	0.7	0.8	0.0	0.0	0.5	0.6	0.2	0.4	
Not Answered	141	13	9	1	3	26	7	91	4	0
	2.0	0.8	0.6	1.0	3.6	2.4	1.9	2.6	1.0	

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ABILITY TO PURCHASE FIRST HOME WITHOUT VA LOAN

BLACK VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total With VA Loan for First Home	529	182	155	24	3	78	9	221	39	0
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Able to Purchase Home Anyway	120	38	30	8	0	14	7	52	10	0
	22.8	20.9	19.5	32.6	0.0	17.7	76.7	23.4	25.4	
No Because Too Low Down Payment	366	130	119	11	1	52	2	156	26	0
	69.2	71.6	76.5	44.5	30.1	66.5	23.3	70.6	66.3	
Not as Large or as High Quality	35	12	5	5	2	8	0	13	2	0
	6.5	6.6	3.0	22.9	69.9	9.8	0.0	6.0	3.9	
Multiple Answers	2	0	0	0	0	0	0	0	2	0
	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.3	
Not Answered	6	2	2	0	0	5	0	0	0	0
	1.2	0.9	1.0	0.0	0.0	6.0	0.0	0.0	0.0	

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ABILITY TO PURCHASE CURRENT HOME WITHOUT VA LOAN

ALL VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total With VA Loan for Current Home	991	300	221	52	26	175	54	315	148	0
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Able to Purchase Home Anyway	453	120	100	16	4	74	36	149	74	0
	45.7	40.0	45.2	30.6	14.9	42.3	66.8	47.1	50.2	
No Because Too Low Down Payment	333	106	66	24	15	58	11	103	55	0
	33.6	35.4	30.0	46.7	58.9	33.3	20.7	32.6	37.0	
Not as Large or as High Quality	165	61	43	12	6	33	4	51	15	0
	16.6	20.4	19.6	22.7	22.6	19.1	8.2	16.1	10.3	
Multiple Answers	0	0	0	0	0	0	0	0	0	0
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Not Answered	41	13	12	0	1	9	2	13	4	0
	4.1	4.2	5.3	0.0	3.5	5.2	4.3	4.2	2.5	

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ABILITY TO PURCHASE CURRENT HOME WITHOUT VA LOAN

WHITE VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total With VA Loan for Current Home	911	278	209	45	23	145	49	305	134	0
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Able to Purchase Home Anyway	412	108	93	11	3	63	31	145	65	0
	45.3	38.9	44.6	25.2	13.4	43.6	63.7	47.4	48.7	
No Because Too Low Down Payment	311	100	64	22	14	52	11	97	51	0
	34.1	36.0	30.5	48.8	61.3	35.6	22.7	31.7	38.4	
Not as Large or as High Quality	150	57	41	12	5	24	4	51	14	0
	16.4	20.6	19.3	26.0	21.4	16.3	8.9	16.6	10.1	
Multiple Answers	0	0	0	0	0	0	0	0	0	0
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Not Answered	38	13	12	0	1	6	2	13	4	0
	4.2	4.5	5.6	0.0	4.0	4.5	4.7	4.3	2.7	

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ABILITY TO PURCHASE CURRENT HOME WITHOUT VA LOAN

BLACK VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total With VA Loan for Current Home	75	20	12	4	3	30	5	9	12	0
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Able to Purchase Home Anyway	37	12	7	4	1	11	5	3	7	0
	49.0	60.0	54.5	100.0	26.0	36.4	100.0	28.9	57.7	
No Because Too Low Down Payment	20	4	3	0	1	7	0	6	3	0
	27.0	20.4	22.1	0.0	42.3	21.9	0.0	71.1	28.5	
Not as Large or as High Quality	15	4	3	0	1	10	0	0	2	0
	20.4	19.5	23.5	0.0	31.7	32.8	0.0	0.0	13.8	
Multiple Answers	0	0	0	0	0	0	0	0	0	0
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Not Answered	3	0	0	0	0	3	0	0	0	0
	3.6	0.0	0.0	0.0	0.0	8.9	0.0	0.0	0.0	

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MAIN REASON VA LOAN NOT USED FOR PURCHASE OF FIRST HOME

ALL VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Not Using VA Loan	1,198	242	193	33	16	191	60	517	189	0
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Applied and was Refused	11	0	0	0	0	3	2	2	4	0
	0.9	0.0	0.0	0.0	0.0	1.5	3.8	0.4	2.0	
Seller Would Not Sell VA	176	43	34	6	3	45	9	61	17	0
	14.7	17.9	17.9	19.1	16.1	23.5	14.9	11.9	9.1	
Too Long to Process VA	115	26	22	3	1	17	7	54	11	0
	9.6	10.5	11.1	9.1	6.2	9.1	10.9	10.5	5.9	
VA Loans Not Available in Area	80	8	7	1	0	14	5	45	8	0
	6.7	3.3	3.5	3.4	0.0	7.4	8.2	8.8	4.0	
Not Eligible	165	37	27	8	2	13	9	84	13	0
	13.8	15.4	13.9	25.4	13.3	6.6	14.6	16.2	12.0	
Not Needed	289	66	51	10	4	27	14	117	65	0
	24.1	27.1	26.6	30.7	25.7	14.4	23.0	22.6	34.5	
Did Not Apply	112	10	8	0	2	28	10	46	18	0
	9.4	4.2	4.3	0.0	11.9	14.7	17.2	8.8	9.6	
Other	109	13	12	0	1	17	2	49	28	0
	9.1	5.5	6.3	0.0	6.3	8.7	4.0	9.4	14.6	
Multiple Answers	23	4	4	0	0	2	0	12	5	0
	1.9	1.7	2.2	0.0	0.0	1.2	0.0	2.2	2.5	
Not Answered	119	35	27	4	3	24	2	47	11	0
	10.0	14.4	14.2	12.2	20.5	12.8	3.4	9.1	5.8	

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MAIN REASON VA LOAN NOT USED FOR PURCHASE OF FIRST HOME

WHITE VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Not Using VA Loan	1,120	223	180	29	14	165	57	496	180	0
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Applied and was Refused	8	0	0	0	0	0	2	2	4	0
	0.7	0.0	0.0	0.0	0.0	0.0	4.0	0.4	2.1	
Seller Would Not Sell VA	172	43	34	6	3	43	9	60	17	0
	15.3	19.5	19.1	22.1	19.0	25.9	15.7	12.0	9.6	
Too Long to Process VA	115	26	22	3	1	17	7	54	11	0
	10.3	11.5	11.9	10.5	7.3	10.5	11.5	11.0	6.2	
VA Loans Not Available in Area	80	8	7	1	0	14	5	45	8	0
	7.1	3.5	3.8	3.9	0.0	8.5	8.7	9.2	4.2	
Not Eligible	151	28	22	4	2	13	9	81	21	0
	13.5	12.4	12.0	13.8	15.6	7.6	15.4	16.4	11.6	
Not Needed	278	64	49	10	4	23	14	113	65	0
	24.8	28.6	27.3	35.5	30.2	13.7	24.2	22.7	36.2	
Did Not Apply	87	10	8	0	2	18	7	40	11	0
	7.7	4.6	4.6	0.0	14.0	10.7	12.7	8.1	6.2	
Other	109	13	12	0	1	17	2	49	28	0
	9.7	6.0	6.8	0.0	7.4	10.1	4.3	9.8	15.3	
Multiple Answers	20	4	4	0	0	0	0	12	5	0
	1.8	1.9	2.3	0.0	0.0	0.0	0.0	2.3	2.6	
Not Answered	101	27	22	4	1	21	2	40	11	0
	9.0	12.1	12.2	14.1	6.5	12.9	3.6	8.0	6.1	

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MAIN REASON VA LOAN NOT USED FOR PURCHASE OF FIRST HOME

BLACK VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Not Using VA Loan	72	20	13	4	2	23	3	18	9	0
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Applied and was Refused	0	0	0	0	0	0	0	0	0	0
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Seller Would Not Sell VA	4	0	0	0	0	2	0	2	0	0
	5.4	0.0	0.0	0.0	0.0	9.2	0.0	9.8	0.0	
Too Long to Process VA	0	0	0	0	0	0	0	0	0	0
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
VA Loans Not Available in Area	0	0	0	0	0	0	0	0	0	0
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Not Eligible	14	10	5	4	0	0	0	3	2	0
	19.3	49.3	40.9	100.0	0.0	0.0	0.0	13.9	20.9	
Not Needed	10	2	2	0	0	5	0	3	0	0
	13.2	10.9	16.7	0.0	0.0	21.3	0.0	14.0	0.0	
Did Not Apply	24	0	0	0	0	10	3	4	7	0
	33.3	0.0	0.0	0.0	0.0	44.9	100.0	21.5	79.1	
Other	0	0	0	0	0	0	0	0	0	0
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Multiple Answers	2	0	0	0	0	2	0	0	0	0
	3.3	0.0	0.0	0.0	0.0	10.4	0.0	0.0	0.0	
Not Answered	18	8	5	0	2	3	0	7	0	0
	25.5	39.8	42.4	0.0	100.0	14.2	0.0	40.9	0.0	

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MAIN REASON VA LOAN NOT USED FOR PURCHASE OF CURRENT HOME

ALL VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Not Using VA Loan	10,081	1,568	1,415	61	93	1,750	447	5,132	1,139	44
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Applied and was Refused	73	14	13	1	0	13	0	37	9	0
	0.7	0.9	0.9	1.7	0.0	0.8	0.0	0.7	0.8	0.0
Seller Would Not Sell VA	826	188	162	9	17	163	34	355	86	0
	8.2	12.0	11.4	15.5	18.2	9.3	7.6	6.9	7.5	0.0
Too Long to Process VA	1,107	189	169	10	10	248	56	502	110	0
	11.0	12.1	12.0	16.8	10.5	14.2	12.6	9.8	9.7	0.0
VA Loans Not Available in Area	265	38	34	0	4	77	11	127	13	0
	2.6	2.4	2.4	0.0	4.2	4.4	2.4	2.5	1.1	0.0
Not Eligible	2,279	340	321	10	8	368	93	1,198	251	29
	22.6	21.7	22.7	16.9	8.9	21.0	20.8	23.3	22.1	65.6
Not Needed	2,698	306	263	16	27	411	139	1,340	294	8
	26.8	19.5	18.6	26.6	28.9	23.5	31.0	30.0	25.8	18.3
Did Not Apply	1,198	206	184	9	12	215	45	339	188	5
	11.9	13.1	13.0	15.3	13.4	12.3	10.0	10.5	16.5	11.0
Other	743	167	159	1	7	111	39	313	113	0
	7.4	10.7	11.2	1.8	7.7	6.3	8.8	6.1	10.0	0.0
Multiple Answers	173	48	45	0	3	20	9	68	28	0
	1.7	3.1	3.2	0.0	3.2	1.2	2.0	1.3	2.4	0.0
Not Answered	719	71	63	3	5	124	21	454	46	2
	7.1	4.5	4.4	5.3	5.1	7.1	4.8	8.9	4.1	5.1

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MAIN REASON VA LOAN NOT USED FOR PURCHASE OF CURRENT HOME

WHITE VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Not Using VA Loan	9,681	1,519	1,367	61	91	1,647	438	4,952	1,085	40
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Applied and was Refused	57	14	13	1	0	10	0	26	7	0
	0.6	0.9	1.0	1.7	0.0	0.6	0.0	0.5	0.6	0.0
Seller Would Not Sell VA	790	182	157	9	15	148	28	349	83	0
	8.2	12.0	11.5	15.5	16.4	9.0	6.4	7.1	7.7	0.0
Too Long to Process VA	1,062	185	165	10	10	228	56	482	110	0
	11.0	12.2	12.1	16.8	10.7	13.8	12.9	9.7	10.2	0.0
VA Loans Not Available in Area	255	38	34	0	4	69	11	124	13	0
	2.6	2.5	2.5	0.0	4.3	4.2	2.5	2.5	1.2	0.0
Not Eligible	2,204	325	307	10	8	361	91	1,156	246	25
	22.8	21.4	22.4	16.9	9.0	21.9	20.9	23.3	22.7	62.3
Not Needed	2,635	302	259	16	27	393	139	1,522	272	8
	27.2	19.9	18.9	26.6	29.5	23.8	31.7	30.7	25.1	20.1
Did Not Apply	1,135	199	178	9	12	215	45	495	176	5
	11.7	13.1	13.0	15.3	13.7	13.0	10.2	10.0	16.3	12.1
Other	711	159	151	1	7	98	39	301	113	0
	7.3	10.5	11.0	1.8	7.9	6.0	9.0	6.1	10.4	0.0
Multiple Answers	171	48	45	0	3	20	9	65	28	0
	1.8	3.2	3.3	0.0	3.2	1.2	2.1	1.3	2.6	0.0
Not Answered	661	66	58	3	5	105	19	431	37	2
	6.8	4.4	4.3	5.3	5.3	6.4	4.4	8.7	3.4	5.5

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MAIN REASON VA LOAN NOT USED FOR PURCHASE OF CURRENT HOME

BLACK VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Not Using VA Loan	358	48	46	0	2	94	4	164	44	4
	100.0	100.0	100.0		100.0	100.0	100.0	100.0	100.0	100.0
Applied and was Refused	13	0	0	0	0	0	0	11	2	0
	3.6	0.0	0.0		0.0	0.0	0.0	6.7	4.5	0.0
Seller Would Not Sell VA	31	5	3	0	2	15	2	6	2	0
	8.5	10.1	6.2		100.0	15.8	53.0	3.7	5.6	0.0
Too Long to Process VA	41	5	5	0	0	16	0	20	0	0
	11.4	9.5	9.9		0.0	17.3	0.0	12.3	0.0	0.0
VA Loans Not Available in Area	10	0	0	0	0	8	0	3	0	0
	2.8	0.0	0.0		0.0	8.0	0.0	1.5	0.0	0.0
Not Eligible	67	15	15	0	0	7	0	39	4	4
	18.8	30.6	31.9		0.0	7.1	0.0	23.6	8.0	100.0
Not Needed	63	5	5	0	0	18	0	18	21	0
	17.6	10.0	10.4		0.0	19.5	0.0	11.3	48.4	0.0
Did Not Apply	46	7	7	0	0	0	0	34	5	0
	12.8	14.0	14.6		0.0	0.0	0.0	20.8	12.0	0.0
Other	32	8	8	0	0	13	0	11	0	0
	8.9	16.6	17.3		0.0	13.6	0.0	6.8	0.0	0.0
Multiple Answers	2	0	0	0	0	0	0	2	0	0
	0.7	0.0	0.0		0.0	0.0	0.0	1.5	0.0	0.0
Not Answered	53	4	4	0	0	18	2	19	10	0
	14.8	9.4	9.8		0.0	18.6	47.0	11.9	21.5	0.0

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METHODS USED TO FINANCE FIRST HOME BY THOSE NOT USING VA LOAN

ALL VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Not Using VA Loan	1,198	242	193	33	16	191	60	517	189	0
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
F.H.A.	268	66	43	19	3	49	15	90	48	0
	22.4	27.1	22.4	58.1	19.1	25.9	25.8	17.4	25.3	
Farmers Home Loan	6	0	0	0	0	0	0	4	2	0
	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.7	1.0	
Conventional	580	107	92	4	10	103	26	258	87	0
	48.5	44.0	47.8	13.4	62.4	53.9	44.1	49.9	45.9	
Cash	82	11	8	2	1	2	11	54	3	0
	6.8	4.6	4.1	7.0	5.5	1.0	19.0	10.5	1.5	
Personal	55	15	13	0	2	4	2	18	15	0
	4.6	6.4	7.0	0.0	12.3	2.0	4.0	3.6	8.0	
Other	117	17	13	2	2	16	2	54	27	0
	9.8	7.2	6.8	7.0	12.8	8.4	3.7	10.4	14.4	
Not Answered	95	31	25	5	1	17	2	38	7	0
	7.9	12.7	13.0	14.4	5.4	8.8	3.4	7.4	3.9	

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METHODS USED TO FINANCE FIRST HOME BY THOSE NOT USING VA LOAN

WHITE VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA									
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Not Using VA Loan	1,120	223	180	29	14	165	57	496	180	0
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
F.H.A.	238	58	41	15	2	38	15	86	41	0
	21.2	26.1	22.8	51.6	14.9	22.8	27.2	17.3	22.7	
Farmers Home Loan	6	0	0	0	0	0	0	4	2	0
	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.8	1.0	
Conventional	553	100	87	4	9	95	23	248	87	0
	49.4	45.0	48.3	15.5	63.3	57.8	41.1	49.9	48.2	
Cash	82	11	8	2	1	2	11	54	3	0
	7.3	5.0	4.4	8.1	6.5	1.1	20.0	11.0	1.6	
Personal	55	15	13	0	2	4	2	18	15	0
	4.9	6.9	7.5	0.0	14.4	2.3	4.3	3.7	8.4	
Other	110	17	13	2	2	13	2	52	25	0
	9.8	7.8	7.3	8.1	15.1	7.7	3.9	10.6	14.1	
Not Answered	82	25	20	5	1	14	2	33	7	0
	7.3	11.4	11.0	16.7	6.3	8.3	3.6	6.7	4.0	

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METHODS USED TO FINANCE FIRST HOME BY THOSE NOT USING VA LOAN

BLACK VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Not Using VA Loan	72	20	13	4	2	23	3	18	9	0
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
F.H.A.	30	8	2	4	1	12	0	4	7	0
	41.8	38.9	16.7	100.0	42.9	51.8	0.0	21.7	79.1	
Farmers Home Loan	0	0	0	0	0	0	0	0	0	0
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Conventional	25	7	5	0	1	4	3	10	0	0
	34.0	33.6	40.9	0.0	57.1	19.6	100.0	57.7	0.0	
Cash	0	0	0	0	0	0	0	0	0	0
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Personal	0	0	0	0	0	0	0	0	0	0
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Other	5	0	0	0	0	3	0	0	2	0
	7.0	0.0	0.0	0.0	0.0	14.4	0.0	0.0	20.9	
Not Answered	12	5	5	0	0	3	0	4	0	0
	17.1	27.5	42.4	0.0	0.0	14.2	0.0	20.6	0.0	

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METHODS USED TO FINANCE CURRENT HOME BY THOSE NOT USING VA LOAN

ALL VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Not Using VA Loan	10,081	1,568	1,415	61	93	1,750	447	5,132	1,139	44
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
F.H.A.	1,045	112	91	8	13	195	61	570	99	9
	10.4	7.1	6.4	13.9	13.9	11.1	13.6	11.1	8.7	19.8
Farmers Home Loan	83	13	13	0	1	18	2	36	14	0
	0.8	0.9	0.9	0.0	0.9	1.0	0.5	0.7	1.2	0.0
Conventional	6,223	1,086	991	36	60	1,158	251	2,919	786	23
	61.7	69.3	70.0	59.1	64.0	66.2	56.0	56.9	69.0	53.1
Cash	1,325	102	87	4	11	141	88	909	77	8
	13.1	6.5	6.1	5.9	12.2	8.1	19.6	17.7	6.7	17.6
Personal	432	115	109	2	5	74	11	177	55	0
	4.3	7.4	7.7	3.7	4.9	4.2	2.5	3.4	4.8	0.0
Other	502	73	59	11	4	85	17	261	62	4
	5.0	4.7	4.1	17.8	4.0	4.9	3.9	5.1	5.4	9.3
Not Answered	573	84	79	1	4	92	20	319	55	2
	5.7	5.4	5.6	1.7	3.9	5.2	4.4	6.2	4.9	5.1

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METHODS USED TO FINANCE CURRENT HOME BY THOSE NOT USING VA LOAN

WHITE VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Not Using VA Loan	9,681	1,519	1,367	61	91	1,647	438	4,952	1,085	40
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
F.H.A.	908	100	79	8	13	157	55	496	93	7
	9.4	6.6	5.8	13.9	14.2	9.5	12.6	10.0	8.6	16.4
Farmers Home Loan	83	13	13	0	1	18	2	36	14	0
	0.9	0.9	0.9	0.0	1.0	1.1	0.5	0.7	1.3	0.0
Conventional	6,093	1,066	972	36	58	1,125	249	2,879	752	22
	62.9	70.2	71.1	59.1	63.2	68.3	56.9	58.1	69.3	53.9
Cash	1,291	97	82	4	11	139	88	892	68	8
	13.3	6.4	6.0	5.9	12.5	8.5	20.1	18.0	6.2	19.3
Personal	411	113	106	2	5	71	9	163	55	0
	4.2	7.4	7.7	3.7	5.0	4.3	2.0	3.3	5.1	0.0
Other	482	73	59	11	4	80	17	246	62	4
	5.0	4.8	4.3	17.8	4.1	4.9	4.0	5.0	5.7	10.1
Not Answered	514	74	70	1	4	69	20	298	51	2
	5.3	4.9	5.1	1.7	4.0	4.2	4.5	6.0	4.7	5.5

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METHODS USED TO FINANCE CURRENT HOME BY THOSE NOT USING VA LOAN

BLACK VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Not Using VA Loan	358	48	46	0	2	94	4	164	44	4
	100.0	100.0	100.0		100.0	100.0	100.0	100.0	100.0	100.0
F.H.A.	125	12	12	0	0	34	2	73	2	2
	34.9	24.8	25.8		0.0	35.8	47.0	44.9	4.3	54.9
Farmers Home Loan	0	0	0	0	0	0	0	0	0	0
	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0
Conventional	119	19	17	0	2	33	0	36	30	2
	33.2	39.4	36.8		100.0	34.6	0.0	21.9	67.6	45.1
Cash	31	5	5	0	0	2	0	15	9	0
	8.6	10.0	10.4		0.0	2.2	0.0	9.0	20.6	0.0
Personal	21	3	3	0	0	2	2	13	0	0
	5.8	5.7	6.0		0.0	2.5	53.0	8.2	0.0	0.0
Other	10	0	0	0	0	2	0	8	0	0
	2.8	0.0	0.0		0.0	1.7	0.0	5.1	0.0	0.0
Not Answered	53	10	10	0	0	22	0	18	3	0
	14.7	20.1	21.0		0.0	23.2	0.0	10.9	7.6	0.0

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ATTITUDE OF REAL ESTATE SALESMAN TOWARD USE OF VA LOAN FOR CURRENT HOME

ALL VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total	11,072	1,868	1,636	113	119	1,924	301	5,448	1,287	44
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Encouraged Use of VA Loan	531	145	103	26	16	85	22	197	82	0
	4.8	7.8	6.3	23.2	13.6	4.4	4.4	3.6	6.3	0.0
Discouraged Use of VA Loan	355	116	104	8	5	71	23	107	37	0
	3.2	6.2	6.3	6.9	4.3	3.7	4.6	2.0	2.9	0.0
Discussed VA Loan/Salesman Neutral	777	253	210	32	11	155	30	242	98	0
	7.0	13.5	12.8	28.0	9.2	8.0	5.9	4.4	7.6	0.0
Said Seller Did Not Consider Due to Points	523	160	143	6	10	108	28	165	61	2
	4.7	8.5	8.7	5.5	8.8	5.6	5.5	3.0	4.8	4.9
VA Loan Not Discussed	4,312	525	468	8	49	727	177	2,283	574	26
	38.9	28.1	28.6	7.1	40.7	37.8	35.4	41.9	44.6	57.8
Not Purchased Through Broker	3,624	530	483	23	24	664	195	2,048	374	12
	34.5	28.4	29.6	20.8	19.8	34.5	38.9	37.6	29.1	27.4
Multiple Answers	88	14	14	0	0	10	9	45	11	0
	0.8	0.7	0.8	0.0	0.0	0.5	1.7	0.8	0.9	0.0
Not Answered	662	125	111	10	4	104	18	361	50	4
	6.0	6.7	6.8	8.5	3.6	5.4	3.6	6.6	3.9	9.9

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ATTITUDE OF REAL ESTATE SALESMAN TOWARD USE OF VA LOAN FOR CURRENT HOME

WHITE VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total	10,592	1,797	1,577	106	114	1,792	487	5,257	1,219	40
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Encouraged Use of VA Loan	483	134	94	24	16	72	22	185	69	0
	4.6	7.5	6.0	22.7	14.2	4.0	4.5	3.5	5.7	0.0
Discouraged Use of VA Loan	337	116	104	8	5	68	21	97	34	0
	3.2	6.5	6.6	7.3	4.5	3.8	4.4	1.8	2.8	0.0
Discussed VA Loan/Salesman Neutral	720	237	200	27	10	134	28	232	89	0
	6.8	13.2	12.7	25.6	8.7	7.5	5.7	4.4	7.3	0.0
Said Seller Did Not Consider Due to Points	487	146	132	6	9	95	22	161	61	2
	4.6	8.2	8.4	5.9	7.5	5.3	4.4	3.1	5.0	5.3
VA Loan Not Discussed	4,126	514	459	8	46	676	177	2,187	548	24
	39.0	28.6	29.1	7.5	40.7	37.7	36.5	41.6	44.9	59.1
Not Purchased Through Broker	3,747	520	473	23	24	649	190	2,015	360	12
	35.4	29.0	30.0	22.0	20.7	36.2	39.1	38.3	29.6	30.0
Multiple Answers	88	14	14	0	0	10	9	45	11	0
	0.8	0.8	0.9	0.0	0.0	0.6	1.8	0.9	0.9	0.0
Not Answered	604	115	101	10	4	88	18	335	47	2
	5.7	6.4	6.4	9.0	3.8	4.9	3.7	6.4	3.8	5.6

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ATTITUDE OF REAL ESTATE SALESMAN TOWARD USE OF VA LOAN FOR CURRENT HOME

BLACK VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total	433	68	58	4	5	124	9	172	56	4
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Encouraged Use of VA Loan	46	8	8	0	0	13	0	12	12	0
	10.6	12.6	14.6	0.0	0.0	10.5	0.0	6.9	21.9	0.0
Discouraged Use of VA Loan	16	0	0	0	0	3	0	9	4	0
	3.7	0.0	0.0	0.0	0.0	2.6	0.0	5.4	6.3	0.0
Discussed VA Loan/Salesman Neutral	54	15	10	4	1	21	2	7	9	0
	12.5	22.9	17.2	100.0	19.8	16.6	23.6	3.8	16.8	0.0
Said Seller Did Not Consider Due to Points	28	12	10	0	2	10	2	4	0	0
	6.4	17.2	16.7	0.0	37.7	7.9	25.7	2.3	0.0	0.0
VA Loan Not Discussed	175	11	9	0	2	46	0	94	22	2
	40.5	16.8	15.8	0.0	42.5	37.1	0.0	54.8	38.8	45.1
Not Purchased Through Broker	63	10	10	0	0	15	5	24	9	0
	14.6	14.8	17.2	0.0	0.0	12.2	50.7	14.2	16.2	0.0
Multiple Answers	0	0	0	0	0	0	0	0	0	0
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Not Answered	51	11	11	0	0	16	0	22	0	2
	11.7	15.8	18.4	0.0	0.0	13.1	0.0	12.6	0.0	54.9

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MAIN REASON SOME VETERANS WERE FORCED TO SELL HOME OR HAD HOME WITH VA LOAN FORECLOSED

ALL VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total	418	108	95	6	6	106	18	170	16	0
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Divorce or Separation	82	23	22	0	1	18	2	37	2	0
	19.6	21.3	23.1	0.0	15.2	17.3	11.2	21.6	12.3	
Loss of Job	138	38	33	2	3	31	7	56	6	0
	33.0	35.3	34.8	25.2	52.6	29.1	38.9	33.2	34.5	
Reduced Income-Not Loss of Job	86	21	19	1	1	24	4	37	0	0
	20.6	19.8	20.0	18.4	18.3	22.5	23.9	21.6	0.0	
Not Realized Cost to Operate & Maintain Home	65	16	15	1	0	21	2	22	3	0
	15.6	14.8	15.6	17.9	0.0	20.3	12.8	13.0	18.6	
Other	25	6	4	1	1	7	2	10	0	0
	6.1	5.7	4.3	19.7	13.9	6.8	13.2	5.7	0.0	
Multiple Answers	5	3	2	1	0	0	0	2	0	0
	1.3	3.0	2.2	18.7	0.0	0.0	0.0	1.2	0.0	
Not Answered	16	0	0	0	0	4	0	6	6	0
	3.9	0.0	0.0	0.0	0.0	4.0	0.0	3.8	34.7	

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WOULD FINANCIAL COUNSELING HAVE HELPED PREVENT FORECLOSURE OR SALE TO AVOID FORECLOSURE

ALL VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total	418	108	95	6	6	106	18	170	16	0
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Yes	119	31	31	0	0	47	2	34	5	0
	28.5	29.0	32.8	0.0	0.0	44.3	12.8	19.8	30.2	
No	166	46	36	5	5	28	4	79	9	0
	39.8	42.9	37.9	80.3	81.9	26.1	24.9	46.2	57.2	
Do Not Know	93	22	20	1	1	22	6	43	0	0
	22.2	20.4	20.6	19.7	18.1	20.7	36.2	25.0	0.0	
Had Financial Counseling	6	0	0	0	0	0	0	6	0	0
	1.4	0.0	0.0	0.0	0.0	0.0	0.0	3.4	0.0	
Not Answered	34	8	8	0	0	9	5	10	2	0
	8.1	7.7	8.7	0.0	0.0	9.0	26.2	5.6	12.6	

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NUMBER OF VETERANS PURCHASING MOBILE HOME AND CONDOMINIUMS

ALL VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Purchasing	23,037	5,506	5,047	280	179	3,772	869	10,181	2,620	89
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Purchased Mobile Home	2,478	930	827	76	27	354	91	788	310	6
	10.8	16.9	16.4	27.3	15.1	9.4	10.4	7.7	11.8	6.2
Bought Condominium or Apartment	480	104	99	1	4	47	34	245	49	2
	2.1	1.9	2.0	0.4	2.2	1.2	3.9	2.4	1.9	1.9
Bought Mobile but Preferred Single Family	1,485	675	612	46	17	223	35	339	209	4
	6.4	12.3	12.1	16.3	9.3	5.9	4.0	3.3	8.0	4.1

1/ All numbers are reported to the nearest thousand and all percents to the nearest tenth.

2/ Numbers may not add to total and percents may not add to 100.0 because of rounding error.

3/ Zero cells indicate only that there were no veterans in the sample with those characteristics.

NUMBER OF VETERANS PURCHASING MOBILE HOME AND CONDOMINIUMS

WHITE VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Purchasing	21,500	5,141	4,733	244	164	3,479	830	9,507	2,458	86
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Purchased Mobile Home	2,439	912	809	76	27	352	89	785	296	6
	11.3	17.7	17.1	31.3	16.4	10.1	10.7	8.3	12.0	6.5
Bought Condominium or Apartment	469	99	94	1	4	47	34	238	48	2
	2.2	1.9	2.0	0.5	2.4	1.3	4.1	2.5	2.0	2.0
Bought Mobile but Preferred Single Family	1,462	659	597	46	17	221	33	338	207	4
	6.8	12.8	12.6	18.7	10.1	6.4	4.0	3.6	8.4	4.3

1/ All numbers are reported to the nearest thousand and all percents to the nearest tenth.

2/ Numbers may not add to total and percents may not add to 100.0 because of rounding error.

3/ Zero cells indicate only that there were no veterans in the sample with those characteristics.

NUMBER OF VETERANS PURCHASING MOBILE HOME AND CONDOMINIUMS

BLACK VETERANS

	TOTAL ALL PERIODS	VIETNAM ERA								
		Total	Vietnam Only	Vietnam & Korean	Vietnam Korean & WW II	Korean Only	Korean & WW II	WW II Only	Between Korean & Vietnam	Between WW II & Korean
Total Purchasing	1,407	331	288	34	9	269	31	629	144	4
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Purchased Mobile Home	34	14	14	0	0	2	0	3	14	0
	2.4	4.3	5.0	0.0	0.0	0.7	0.0	0.6	9.7	0.0
Bought Condominium or Apartment	7	2	2	0	0	0	0	5	0	0
	0.5	0.7	0.8	0.0	0.0	0.0	0.0	0.8	0.0	0.0
Bought Mobile but Preferred Single Family	17	12	12	0	0	2	0	2	2	0
	1.2	3.7	4.2	0.0	0.0	0.7	0.0	0.3	1.2	0.0

1/ All numbers are reported to the nearest thousand and all percents to the nearest tenth.

2/ Numbers may not add to total and percents may not add to 100.0 because of rounding error.

3/ Zero cells indicate only that there were no veterans in the sample with those characteristics.

Percent of Veterans Desiring Burial In a National Cemetary
by Age at Time of Survey

	Number (000's)	Total	AGE IN YEARS			
			Under 35	35-49	50-64	65 & Over
Number (in thousands)		21,941*	5,190	6,614	8,269	1,868
Total	21,941*	100.0	23.7	30.1	37.7	8.5
		100.0	100.0	100.0	100.0	100.0
Yes	2,072	100.0	18.9	28.0	44.6	8.5
		9.4	7.5	8.8	11.2	9.5
No	13,043	100.0	20.0	30.1	39.9	10.0
		59.4	50.2	59.3	62.9	70.1
Undecided	6,305	100.0	33.0	31.5	30.8	4.7
		28.7	40.2	30.0	23.5	15.8
Not Answered	521	100.0	21.2	24.0	38.3	16.5
		2.5	2.1	1.9	2.4	4.6

* Those veterans indicating plans for cremation were eliminated from this analysis by the skip pattern on the questionnaires. They will be eligible for the benefit, and have been accounted for in the text.

Appendix F, Table 1

Percent of Veterans Desiring Burial in a National Cemetary
by Income in 1976

	Number (000's)	Total	PERSONAL INCOME						
			Loss or Zero	$5,000 and Under	5,001 to 10,000	10,001 to 15,000	15,001 to 25,000	25,001 and Over	Unknown
Number (in thousands)		21,941*	509	1,971	3,388	4,214	4,906	1,612	5,341
Total	21,941*	100.0	2.3	9.0	15.4	19.2	22.4	7.3	24.4
		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Yes	2,072	100.0	2.8	12.5	15.9	15.4	21.5	6.7	25.2
		9.4	11.3	13.2	9.7	7.6	9.1	8.6	9.8
No	13,043	100.0	2.3	8.5	15.4	19.1	22.2	8.3	24.2
		59.4	58.9	56.3	59.4	59.0	59.1	66.7	59.1
Undecided	6,305	100.0	2.3	8.7	15.2	21.4	24.0	6.0	22.4
		28.7	28.0	27.7	28.3	32.1	30.8	23.5	26.5
Not Answered	521	100.0	1.7	10.5	16.6	10.9	9.9	3.7	46.7
		2.5	1.8	2.8	2.6	1.3	1.0	1.2	4.6

* Those veterans indicating plans for cremation were eliminated from this analysis by the skip pattern on the questionnaires. They will be eligible for the benefit, and have been accounted for in the text.

Percent of Veterans Desiring a Headstone or Marker Furnished
by the VA by Age at Time of Survey

	Number (000's)	Total	AGE IN YEARS			
			Under 35	35-49	50-64	65 & Over
Number (in thousands)		21,941*	5,189	6,615	8,269	1,868
Total	21,941*	100.0	23.7	30.1	37.7	8.5
		100.0	100.0	100.0	100.0	100.0
Yes	8,152	100.0	16.6	26.8	45.9	10.7
		37.2	26.1	33.0	45.3	46.6
No	4,088	100.0	21.7	33.1	35.3	9.9
		18.6	17.1	20.4	17.5	21.8
Undecided	3,751	100.0	26.2	29.5	37.3	7.0
		17.1	19.0	16.7	16.9	14.0
Not Aware of Benefit	5,449	100.0	34.0	34.4	27.2	4.4
		24.8	35.7	28.3	17.9	13.0
Not Answered	501	100.0	20.9	20.5	41.0	17.6
		2.3	2.1	1.6	2.4	4.7

* Those veterans indicating plans for cremation were eliminated from this analysis by the skip pattern on the questionnaires. They will be eligible for the benefit, and have been accounted for in the text.

Appendix F, Table 3

Percent of Veterans Desiring a Headstone or Marker Furnished by the VA by Income in 1976

	Number (000's)	Total	PERSONAL INCOME						
			Loss or Zero	$5,000 and Under	5,001 to 10,000	10,001 to 15,000	15,001 to 25,000	25,001 and Over	Unknown
Number (in thousands)		21,941*	509	1,971	3,388	4,214	4,906	1,612	5,341
Total	21,941*	100.0	2.3	9.0	15.4	19.2	22.4	7.3	24.4
		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Yes	8,152	100.0	2.9	11.6	18.1	18.8	19.5	5.3	23.8
		37.2	47.0	47.8	43.5	36.3	32.3	26.8	36.5
No	4,088	100.0	1.8	6.6	13.7	17.0	22.3	12.9	25.7
		18.6	14.2	13.7	16.6	16.5	18.6	32.7	19.7
Undecided	3,751	100.0	2.6	7.8	13.3	19.9	23.4	7.1	25.9
		17.1	19.0	14.8	14.7	17.7	17.9	16.6	18.2
Not Aware of Benefit	5,449	100.0	1.5	7.7	14.6	22.1	27.0	6.7	20.4
		24.8	16.6	21.2	23.4	28.6	30.0	22.6	20.8
Not Answered	501	100.0	3.3	9.7	12.2	7.8	12.2	4.1	50.7
		2.3	3.2	2.5	1.8	0.9	1.2	1.3	4.8

* Those veterans indicating plans for cremation were eliminated from this analysis by the skip pattern on the questionnaires. They will be eligible for the benefit, and have been accounted for in the text.

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